



The
Specialist
Property
Law
Regulator

The Council
for
Licensed Conveyancers

Question



- What are the biggest opportunities for next twelve months?
- What are the biggest risks for next twelve months?

Licensed Conveyancers said



- Business risks:
 - Brexit – 30% (19%)
 - Cybercrime – 26% (22%)
 - Fraud/money laundering 25% (34%)

Licensed Conveyancers said



- Business opportunities:
 - Growth due to recommendation/reputation, quality 16% (18%)
 - Growth/expansion (unspecified) 12% (6%)
 - Expanding use of IT 10% (6%)

Look back at last downturn



- 2008 – Transactions fell to one third of their 2007 high
- CLC firms' aggregate turnover fell by a similar percentage
- By 2013, transaction numbers had still not recovered, but CLC firms' turnover was a third above its 2007 high

Impact of transparency rules



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HOW TO ENHANCE SERVICES AND WIN CLIENTS THROUGH TRANSPARENCY

Requirements to provide certain information to help consumers make their choice of lawyer apply to all CLC property lawyers. Here we look at how providing that information can help firms convert consumers shopping around into clients by meeting the expectations of today's consumer through going beyond simple compliance with the rules.

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Question



- Are consumers more likely to be shopping around?

Discussion



What is the most important consumer awareness that needs addressing from the following:

1. Fraud awareness – email security, imposter fraud etc
2. Transaction length – why conveyancing takes time and why that's in the client's interest
3. ID and verification and availability and source of funds – why the funds need to be lined up and why AML checks are important
4. Mortgage lenders' strict title requirements – need to be clear, impact on transaction times
5. What the role of the conveyancer is in the home buying and selling process - what they do and what they don't do

Discussion (2)



- If you were a consumer choosing a conveyancer what question(s) would you want to ask?
- What is the one thing that you really wished customers knew before they started the process?

Accounts Code



- Consultation in Spring 2019
- Need to ensure that it is fit for changing practice



The Customer Charter

Purpose:



- To create a differentiator for CLC regulated practices emphasising the specialist nature of the services they provide, their commitment to transparency and the protections available to clients
- By its use strengthen understanding for the public of the protection they receive from using a CLC regulated practice and reinforce the specialist positioning of Licensed Conveyancers and Probate Practitioners.

Messages (practices)



- Attract and reassure consumers
- Specialist property lawyer bound by a Code of Conduct
- You take the needs of consumers and their customer experience seriously

Messages (consumers)



- Legal business who have signed up to the Charter show they are specialist property lawyers, who will always put your interests first
- In choosing to use a CLC property lawyer you have multiple protections

Indicative supporting statements (firms)



- As a practice regulated by the Council for Licensed Conveyancers we are proud of the specialist services we provide.
- We have signed up to the CLC's Customer Charter to demonstrate our commitment to the specialist services we provide, great customer service and transparency

Visual identity



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About Consumers Lawyers Trainee Lawyer Regulation Handbook Reporting Q in t

The Customer Charter

This Charter is for customers of the specialist practices regulated by the CLC and sets out what you can expect when instructing one of the specialist property or probate lawyers we regulate.



[Transfer into CLC regulation](#)

[Find a CLC lawyer](#)



CONSUMERS >>

A guide to buying a property.
A guide to selling a property.
Find a licensed conveyancer.
Find a probate practitioner.
What to expect.
Making a Complaint about a CLC Lawyer.



NEWS >>

Intervention into The Foster Partnership Limited
Confidence high amongst CLC regulated community, research finds
LSB approves CLC's plans to cut cost of practising
CLC moves to cut cost of practising



BLOGS >>

Preventing suicide in the legal community
Understanding the language of conveyancing law: part two
Home buying: Be aware of the checks you have to go through
Understanding the language of conveyancing law



SECURITY >>

Scam Text Message Alert
Scam email purporting to be Halifax mortgage offer.
Fake letterhead purporting to be from DC Law.
Phishing email in the name of Spencer Elliott.
Email purporting to be from HM Land Registry.

About

The Council
Senior Management

Consumers

Buying or Selling Property
Using a CLC Lawyer

Lawyers

Informed Choice
AML Toolkit

Trainee Lawyers

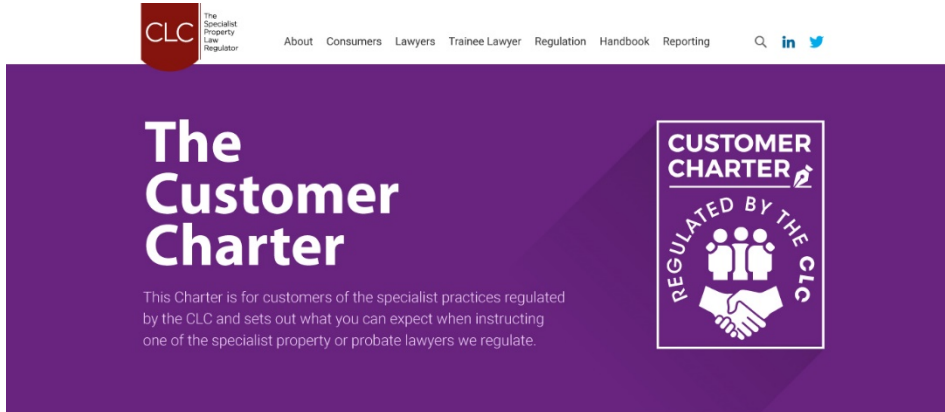
Become a CLC Technician
Become a CLC Lawyer

Regulation

Switching to The CLC
Fostering Innovation

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Webpage



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The Customer Charter

This Charter is for customers of the specialist practices regulated by the CLC and sets out what you can expect when instructing one of the specialist property or probate lawyers we regulate.



Your specialist lawyer is subject to robust regulation.

The lawyers in practices regulated by the CLC are specialist professionals who are required to act with independence and integrity and maintain high standards of work. They have to undertake specialist training and are required to renew their licence every year.



Your best interests are served.

The specialists working for you have a duty to act in your best interests.



The fees you pay are clear and transparent.

You have a clear idea of the fees you will be charged just by looking at a CLC practice's website. When instructing them, you receive comprehensive information about how much you are paying as well as details of the service they will provide. You must be informed in advance of any additional costs.



Your money is held separately from the practice's own funds and is kept safely.

It is likely the practice will hold money on your behalf at some point. There are strict rules around how they do this to ensure that it is kept securely and they will work with you to protect against fraud.



If something goes wrong, you are protected.

Regulation by the CLC offers high levels of consumer protection. Complaints about service must be dealt with promptly and fairly by the practice and if you are not happy with the response you can complain to the Legal Ombudsman. All CLC regulated practices are required to carry professional indemnity insurance of at least £2 million and contribute to a Compensation Fund.

What's next



- Manager and monthly newsletters update advice and links to new material on the website.
- Supporting articles to be placed in trade press. And use proactive media relations to promote the charter.
- Social media will used to promote useage of the charter. This will mainly be via our LinkedIn page.

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Thank You



Questions?

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Monitoring Inspections

Agenda



- Background to CLC Monitoring Inspections
- Inspection process
- Common findings
- Ensuring compliance

Background



- Why we inspect
- Types of inspections
- Compliance Ratings
- Statistics

Inspection Process



Common Findings



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Ensuring Compliance



Disclosure of Profits and Advantages Code

- Inform clients of all relevant information about referral arrangements
- Ensure agreements are in writing and reviewed every 12 months
- Tell clients they have a choice of provider
- Outline details of the payment made, to whom and the impact, if any, of the payment on clients' legal costs

Ensuring Compliance



Conflicts of Interest Code

- Obtain clients' informed written consent to acting on both sides
- Parties with different interests in a transaction must be represented by different *Authorised Persons*
- Inform clients in writing of the issues and risks before/when accepting instructions
- Do not charge fees where you cease to act because a conflict has arisen
- Cease to act if you cannot continue to do so in clients best interests

Ensuring Compliance



Complaints Code

- Advise clients in writing of their right to make a complaint, how, to whom and of their right to escalate to LeO
- Acknowledge the complaint within 7 days and respond fully within 28 days
- Publish complaints procedure in a prominent place on your website
- Ensure consistency between your complaints documentation – website, Terms of Engagement and standalone procedure
- Keep a record of complaints and systematically identify and address issues

Ensuring Compliance



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Anti-Money Laundering and Counter Terrorist Financing Code

- Ensure MLROs undergo regular enhanced AML/CTF training
- Have an up-to-date staff training log
- Have a practice wide risk assessment and review every 12 months
- Document your AML/CTF policies and procedures
- Encourage an AML/CTF culture within your practice

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Ensuring Compliance



Accounts Code

- Ensure client ledgers are never in deficit
- Complete client account reconciliations at least monthly and within 7 days of the period to which the reconciliation relates
- Obtain client account details (avoid aged balances)
- Pay client bills to office account within 28 days of issuance
- Ensure appropriate oversight of accounting function

Thank You



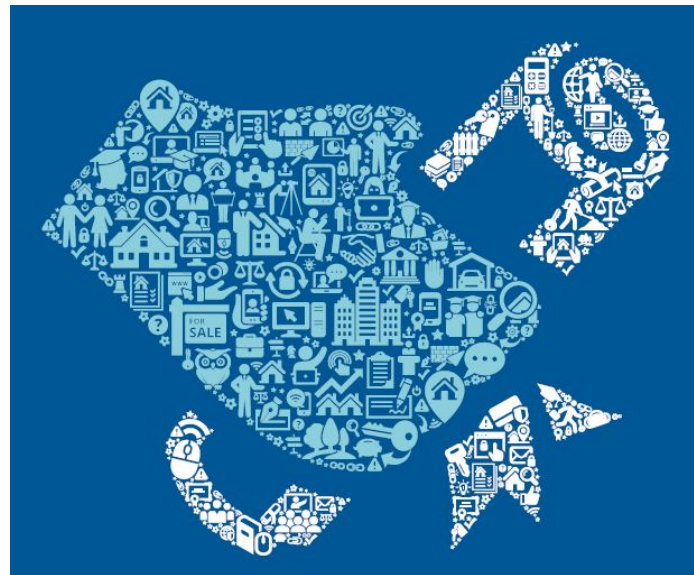
Questions?

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CLC Qualifications



CLC Diplomas



4 higher Diplomas set the national Educational Standards for CLC Technicians and CLC Property and Probate Lawyers.

CLC Technician status

Conveyancing Technicians are trained to manage a case load of standard residential freehold and leasehold transactions (registered land).

Probate Technicians are trained to manage a case load of non-inheritance tax and non-complex estates either fully administering the estate or dealing with parts of the process.

The introduction of job focused assessment...

Extended assignments replace exams and help students to refine their legal research and client care skills

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Can you identify individuals in your business who would be suitable for training to become a Technician?

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National Diplomas



Conveyancing

Level 4  Conveyancing Technician

Level 6  Licensed Conveyancer

Probate Law

Level 4  Probate Technician

Level 6  Licensed Probate Practitioner

Grow your own?



Do you plan for *qualified* staff numbers over the next two years to: Grow/stay the same/reduce?

Apprenticeships



Apprenticeships.

- You pay 5% towards the cost of training and assessing your apprentice.
- The government will pay the rest (95%) up to the funding band maximum.
- They'll pay the funds directly to the training provider.

Interactive blended learning

- Designed to support new starters and experienced staff
- Easy transition for Law graduates and ILEX students
- Cost effective alternative
- Monthly payment plans



- Do you offer apprenticeships?
- Are you considering doing so?



www.clc-uk.org/trainees/how-to-enrol/

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Equality and Diversity



- Great starting point – open and inclusive profession in many ways

- But
 - Women
 - Black and Minority Ethnic

Do not progress as they should



Online support



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THE ADVANTAGES OF DIVERSITY IN THE WORKPLACE

Going beyond regulatory requirements on diversity can bring many transformative benefits. It can create a more innovative and supportive workplace, and form stronger connections with clients.



CLC CONVEYANCING

Tech Guide

A summary of key areas where tech can enhance customer experience, security, marketing and transparency.



Customer experience tech

Recent research found huge demand among movers for their conveyancers to use technology to improve communication and provide real-time information on progress. (*Source 1)
Greater speed and efficiency boosts capacity and reduces costs while enhancing the customer experience.

