



The Association of Consumer Support  
Organisations (ACSO)

# 2020 Annual Review

March 2021

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## Chairman's summary

2020 was a year of tangible progress in advancing our purpose and reach. We have substantially strengthened our credibility and relationships with key industry stakeholders across the civil justice sector, including with government, Financial Conduct Authority, Solicitors Regulation Authority, Competition and Markets Authority, Legal Ombudsman Service, Financial Ombudsman Service, Legal Services Board, Justice Select Committee, and the Association of British Insurers, to name but a few.

Of particular importance has been our work to break down some of the historic barriers between different parts of the civil justice system. Good examples are found in the [ACSO/ABI Statement of Intent](#) and our work on facilitating alternative dispute resolution pilots as a means to alleviate the pressure on the UK's court system.

We have strived to connect leading stakeholders from across the justice system who have a common interest in improving consumer outcomes and market behaviours. By convening debate and industry-led action on civil justice issues, we can increase transparency, access to justice and improve consumer outcomes, without the need for government intervention.

Overall, we are pleased with the progress made on meeting ACSO's corporate objectives for 2020; particularly given the challenges that have arisen from the outbreak of Covid-19. The majority of our objectives have been achieved, yet there are areas where we must evolve and improve our outputs.

As with 2020, this year we have set ourselves deliberately challenging and ambitious objectives that will stretch us as professionals and help us develop as an organisation.

There are two key areas we must focus upon in 2021. First, we must drive forward our working group initiatives and be clear and accountable on the positive outputs for the consumer and markets from each of these groups. The increase in the number of ACSO working groups, from the original five to nine, is welcome. Yet there will be resource constraints which restrict the extent of our expansion. Second, as a related point, ACSO must continue to raise its profile and attract new, suitable members. This will allow us to generate the necessary resources to support our expanding portfolio of work.

With the continued support of our members, we hope to meet and exceed our objectives for 2021. By doing so, we can further our purpose to ensure there is an effective, sustainable and competitive justice system for consumers.

Charles Layfield  
Chairman

**The Association of Consumer Support Organisations (ACSO)**





## About ACSO

The Association of Consumer Support Organisations (ACSO) was founded in January 2019. Our mission is to engage positively with policymakers, regulators, industry and the media to ensure there is a properly functioning, competitive and sustainable civil justice system for honest consumers.

By doing this we will help ensure there is greater balance in the public policy debate over the future shape of the civil justice system right across the UK.

Recent years have seen an erosion of civil protections, and we anticipate more changes in the years ahead. It is essential that we make sure any further reforms are in the interest about all of the consumer.

Through our subject-specific working groups we provide coherent and expert responses to regulatory challenges, as well as practical answers to questions of how we maintain access to justice, control unnecessary costs, tackle poor behaviour in the wider insurance sector and make sure the most vulnerable in our society get the treatment and, where appropriate, compensations they deserve.

We partner with other organisations, such as bodies representing vulnerable road users, because we believe that together, we make a stronger case for customers.

We also provide our members with valuable market insights and access to the research and intelligence they need to provide their customers with the best-possible service.



*“The broad cross-sector makeup of the ACSO membership and the quality of its management team allows it to play a unique role in supporting the rights of consumers in the civil justice system. ACSO has quickly become a highly credible voice which is formally recognised by regulators, insurers and government.”*

**Jonathan White, Legal & Compliance Director, National Accident Helpline**



## Who we are



**Matthew Maxwell Scott**  
**Executive director**

A public affairs and corporate communications expert, Matthew is former parliamentary candidate and campaigner with a wide network of political and media contacts. He worked at the CBI for 10 years before becoming a speechwriter to RSA's CEO and then to the BBC director-general.



**Charles Layfield**  
**Chairman**

Charles works with boards, executive teams and investors across a portfolio of companies, providing advisory services as a chairman, non-executive director and mentor. He holds or has held Approved Person roles with the SRA and FCA and is becoming a chartered director with the IoD.



**Ben Welsh**  
**Director**

As a specialist communications and reputation management consultant, Ben focuses on the insurance sector. He spent 18 years in senior roles within several industries, including utilities and financial services, and was corporate affairs director of AVIVA UK, including life, GI and the RAC.



**Rachel Cairnes**  
**Policy & public affairs  
adviser**

Rachel is well-versed in UK and EU policymaking and worked as an adviser in the music industry before joining ACSO at the start of 2020. She graduated from the university of Oxford with an MSt in Literature and the Arts and is also a very keen artist.



**Anna Layfield**  
**Administrator**

Anna is a Director and Company Secretary for a business consultancy and supports a number of different organisations on company secretarial and senior administrative matters. Before this, Anna's career saw her work as a primary school teacher for more than 20 years.



**Crispin Passmore**  
**Strategic adviser to ACSO**

Crispin launched his consultancy business at the start of 2019 after a long executive career in the legal market as a regulator and public policy maker. He works with a mix of legal businesses on strategic issues including regulatory and workforce issues. He is an experienced non-executive.

## Member benefits

### **Shaping the agenda**

By sitting on our core working groups, members are able to directly contribute to our approach, priorities and objectives.

### **Stakeholder engagement**

Our members have access to and the ability to influence every major industry stakeholder on day-to-day and longer-term thematic matters before policy has been decided.

### **Professional lobbying**

Our members help ensure that senior politicians, policymakers and regulators hear the voice of the consumer and of those organisations who support them and shape policy decisions before they are made.

### **Pooled resources**

We gather the views of our members and then respond on their behalf to all relevant consultations and inquiries, saving them the effort of doing so and producing a more compelling message on behalf of the consumer and the whole industry.

### **Media relations**

By engaging positively with trade and national media and proving issues management we articulate the benefits of what our members do and inform the broader debate.

### **Commercial insights**

Our members have access to industry and bespoke insights, including trend analysis and the latest government and stakeholder data and reports.

### **Networking**

Our members are invited to bespoke events including cross-industry discussions, our working group meetings and select social gatherings where we bring senior people together from our members and supporters.

### **Profile raising**

Our members feature in our communications, on our website and have access to our membership area, which contains a range of reports and information.

### **Reputation management**

By signing up to the ACSO Code of Ethics, our members contribute to defining the behaviours expected of those who support consumers in the civil justice system.



## Highlights of 2020



Brokering alternative dispute resolution (ADR) pilots



Changing the FCA's approach to regulating financial promotions



Working with the SRA on fee caps and standards of advocacy



Joint roundtable with the CMA on competition and transparency



Participating in the Legal Service Board's (LSB) Strategy Summit



Working with Defaqto, FOS and others to improve LEI market standards



Agreeing the ABI/ACSO Statement of Intent



Ensuring children and protected parties are not treated unfairly under the Civil Liability Act (CLA)



Creating the ACSO Rehabilitation Working Group



Identifying LawTech opportunities and obstacles



Campaigning for changes to the Highway Code and for presumed liability



20 consultations responded to on our members' behalf



Generating almost 100 media stories



Exploring new ADR models with NHS Resolution



Commencing the ACSO secondee programme



## Members' views

At the end of 2020, we circulated a survey to each ACSO member requesting feedback on our performance over the last year.



**100%**

of our members said they would recommend ACSO membership to others



**Over 70%**

of our members said ACSO provides very good value for money for its membership fees



**Over 80%**

of our members said they believe ACSO is very effective in representing their organisation

*“What I have found ACSO to be best at is bringing those who were competitors together to find mutual ways of working while protecting the rights of consumers, particularly vulnerable consumers... The purpose of ACSO is to ensure consumer rights are protected, and I have found them balanced in doing that while working with what would be considered the defendant and claimant organisations.”*

**David Anderson, Head of Corporate Services, St John's Buildings Barristers' Chambers**





## Corporate objectives for 2020

Our corporate objectives for 2020 relate to funding, member satisfaction, non-member engagement, member engagement, working group objective and the size/ make-up of the ACSO membership. Below, we assess our performance against each objective.

### Key:

Objective met



Objective partially met



Objective not met



## Funding

Objectives:

- 2020 funding of £200,000 achieved
- Realistic budget set for £350,000 for 2021

Owing to the challenging economic environment that has arisen from the outbreak of Covid-19 and the measures put in place to mitigate its spread, we reduced our expenditure for 2020. As a result, and owing to our increase in new members, ACSO reached our target of operating on a reduced budget of £200,000.

The revised budget for 2021 of £285,000 presents an £85,000 increase from the previous year. This increase reflects the additional work ACSO are undertaking, and the resources needed to succeed in our expanding activities. We plan to recruit an additional full-time Policy Advisor to support our work. The original target of setting a £350,000 budget has been revised downwards, to acknowledge the impact of Covid, albeit the stretch goal is still to seek to raise the £350,000.

Rating: Amber



*“Consumers have been given a raw deal by an assumption in the UK that claims are somehow unacceptable, and it’s time we redressed the balance. Consumers need our support and in ACSO they have found a worthy advocate.”*

**Adrian Denson, Chief Legal Officer, Fletchers Solicitors**

## Size/ make-up of the membership

Objectives:

- Membership growth to support the 2020 and 2021 funding targets
- Balanced growth across all key segments of the sector, with no one segment to be over 25 per cent of the membership

To support our need for further resources we have had a clear focus on selectively growing our membership. Continually creating and delivering new initiatives relevant to our members through our working group activities is key to attracting new members who have a direct interest in those initiatives.

Given the challenging economic environment some reasonable progress was made in attracting new and diverse members but attracting further new members to support our resource requirements in 2021 is essential.

The growth of the membership met the funding requirement for 2020. Considering the membership as at the end of 2020 and the pipeline of potential new members, we are confident there will be sufficient growth to attain the 2021 budget.

As targeted, there is also no one segment of the membership which accounts for over 25 per cent of the membership.

Rating: Green



## Member satisfaction

Objectives:

- Over 90 per cent one-to-one engagement with every member every 6 months
- Over 85 per cent score of overall satisfaction
- Over 95 per cent score of members' perceived value for money

We have continued to regularly engage with our members on a collective and one-to-one basis. Such engagement is integral to how we operate and enables us to feedback and input from our members. Throughout November and December, we engaged with every nearly every member in order to collect and collate feedback on ACSO's progress in 2020 and to discuss our plans for 2021. This was followed up by Crispin Passmore, ACSO's strategic adviser, separately gaining independent and confidential feedback.

We exceeded the target of engaging with over 90 per cent of members on a 1-2-1 basis at least every six months.

Our target was to achieve a member satisfaction rating of over 85 per cent. A total of 17 members responded to the survey issued by Crispin, a response rate of approximately one third. Relatively new members were excluded from the survey. On a scale of 1-10, in



answering how effective is ACSO in representing you and your organisation (with 10 being extremely effective and 0 being extremely poor) the average rating was 8.2, or 82 per cent.

We also sought to achieve a rating of over 90 per cent on our value for money. Based upon the survey responses, 50 per cent rated ACSO 8 out of 10 (with 10 being extremely good value for money and 0 being extremely poor value for money), and 16.67 per cent rated ACSO 10 out of 10. The average rating on value for money was 7.2 out of 10, or 72 per cent. As such, we have not met our objective for 2021. Despite this, we have maintained a high objective for 2021 in terms of members' perceived value for money.

Rating: Amber



## Working group objectives

Objectives:

- 95 per cent of the objectives for each working group are assessed by our members as having been met

Progress against the objectives for each working group was discussed in the member meetings and at the November Strategy Committee meeting. In general, the consensus was that good progress was being made. The key area of improvement is to have greater focus on defining the exact objectives for each working group and the accountability for the delivery of these objectives.

The progress made on establishing new working groups in 2020, including the *Alternative Dispute Resolution Working Group*, the *Rehabilitation Working Group* and the *Competition & Transparency Working Group*. More work is required to now shape the direction of these groups.

The new *Innovation and Technology Working Group* encapsulates numerous areas of our work whilst also having its own standalone features. The publication of our first report on Innovation & Technology in February will be the catalyst for creating the team and tangible activities to take this forward.

Rating: Amber



## Member engagement

Objectives:

- 100 per cent fortnightly updates
- Regular (at least quarterly) working group meetings
- Attendance at 10 standalone events with a satisfaction rating of over 90%
- 95 per cent provision on weekly market insights from July

The objective of providing 100 per cent bi-monthly updates throughout 2021 has been met. In addition, from March 2020 we provided daily updates on Covid-19 issues which will continue until the pandemic has ended.

We met the target of holding quarterly working group meetings. These meetings have been held when required and are therefore not always held on a quarterly basis. Broadly, we are content with the frequency of the meetings balanced with our aim to not excessively impose upon our members' time.

Participation as a figurehead at six, rather than the target ten, standalone events was achieved but again this was impacted by Covid-19. Without the advent of Covid-19 the target was very likely to have been met. No satisfaction ratings were obtained for the six events.

We have made good progress in delivering bespoke market insights on a frequent basis since July and exceeded the target of over 95 per cent provision of bespoke weekly updates.

Rating: Green



## Non-member engagement

Objectives:

- Establish regular engagement plans with each key stakeholder
- Submitted responses to 100% of all relevant consultation
- 25% increase in media activity, with over 33% of coverage on non-CLA content

We met the target of establishing a stakeholder engagement plan and this is reviewed on a regular basis, at least monthly, to ensure we are clear on who our key stakeholders are, the purpose of our engagement with each stakeholder and to track the actions to deliver the objectives by each stakeholder.

We met the target of submitting replies to 100 per cent of consultations we have identified as relevant to our work. In total, ACSO responded to 20 consultations in 2020, an increase of over 100 per cent from the year before, when 9 submissions were made. ACSO consultation submissions are summarised in a separate document.

We met the target of achieving a 25 per cent increase in media activity (measured by PR articles) in 2020 compared to 2019 and also exceeded the target of over 33 per cent of the activity from non-CLA content. In 2019, we achieved 61 pieces of coverage against our standard monitoring criteria, compared to 85 separate pieces of coverage in 2020. Of these 85, a total of 50 related (directly and indirectly) to CLA content, hence c.41 per cent related to non-CLA content.

Rating: Green





## Corporate objectives for 2021

### Funding

- £350,000 funds generated in 2021
- Realistic budget of £500,000 set for 2022

### Size/ make-up of the membership

- Balanced membership growth across all working groups, with an overall 25% membership increase to support the 2021 and 2022 funding targets
- No one working group to constitute over 33% of the membership

### Member satisfaction

- Over 70% response rate to annual member questionnaire
- Over 85% member rated overall satisfaction
- Over 90% member rated value for money

### Working group objectives

- 100% of working groups have clearly defined and measurable objectives for 2021
- Over 90% of the objectives for each working group are assessed by our members as having been met

### Member engagement

- 90% one-to-one engagement with every member every 6 months
- 100% fortnightly updates
- An average of one bespoke market insight paper per week

### Non-member engagement

- 100% review and maintenance of each weekly stakeholder relationship at least monthly
- To respond to 100% of all relevant consultations
- Participate in 12 industry events
- 25% increase in media coverage volume, with no one working group accounting for over 40% of coverage
- An average of 4 LinkedIn posts per week





## Further information

For further information, please contact:

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## Appendix 1: ACSO core working groups

ACSO have nine core working groups:

1. Alternative Dispute Resolution Group
2. Claims Management Group
3. Clinical Negligence Group
4. Competition and Transparency Group
5. Legal Expenses Insurance Group
6. Personal Injury Reform Group
7. Rehabilitation Group
8. Technology and Innovation Group
9. Vulnerable Consumers Group



### Alternative Dispute Resolution Group

The purpose the Alternative Dispute Resolution Group is to champion the developing role of alternative dispute resolution (ADR) across the UK's civil justice system. By doing so, we will ensure the consumer is provided with a greater choice to conclude a dispute effectively. Our work focuses on raising the profile of the benefits of ADR alongside existing avenues of redress, gathering data and insights to support informed policy making and connecting stakeholders with a common interest in the subject.



### Claims Management Group

The purpose of the Claims Management Group is to ensure there is effective and proportionate regulation of claims management companies (CMCs). Combined with better self-regulation, the identification and adoption of best practice and the eradication of malpractice, this will encourage competition, create a level playing field and promote good consumer outcomes by encouraging choice, transparency, high-quality products and services.



### Clinical Negligence Group

Government concerns about the legal costs associated with rising incidence of clinical negligence in the NHS led to the Department of Health proposals in 2015 to introduce a new system of fixed recoverable costs (FRCs). Initial proposals brought the threat of considerable consumer detriment, especially to more vulnerable people whose cases would potentially become impossible to run. The ACSO Clinical Negligence Group intends to avoid poor outcomes by facilitating better dialogue in the sector, coming up with alternative models where appropriate and encouraging the use of ADR models to reduce frictional costs.



### Competition and Transparency Group

Consumers depend on a competitive wider legal services market which is transparent on issues such as pricing if they are to get the best service and value for money. ACSO members are committed to providing these but are operating in a heavily – and often, from the point of view of the consumer, confusingly – regulated environment. It is therefore vital to draw together the different strands of this and work with a range of stakeholders to help ensure competition is working effectively in the consumer interest and that the market is commercially viable. This will allow the sector to develop, innovate and grow, including by fulfilling the unmet demand for legal and other related services.



### Legal Expenses Insurance Group

The purpose of the ACSO Legal Expenses Insurance Group is to deliver a progressive approach to policy and best practice in the evolving legal expenses insurance (LEI) market. The group's aims are to ensure informed decisions are made which can positively influence market conditions, innovation, government and regulatory policy and consumer outcomes.

Through active engagement with relevant industry stakeholders there will be greater awareness and insights into the LEI market and the benefits it provides. Focused discussion will enable the industry to identify ways to increase competition, best practice and consumer engagement, ultimately improving outcomes for the many millions supported by the sector.



### Personal Injury Reform Group

As one of the largest areas of consumer demand in the civil justice system, personal injury (PI) attracts considerable government, regulatory and media interest. We are working to improve industry dialogue and create solutions to identified challenges from within the sector by better constructive dialogue to short and long-term issues, to avoid heavy-handed government intervention and ensure an effective and proportionate approach is taken to the supporting legislation and regulation.

This will help ensure that injured people can get the support they need - including through using new technologies and platforms - while controlling costs for both insurers and the taxpayer where necessary.





## Rehabilitation Group

Effective and timely rehabilitation is essential to helping injured people recover and to enable them, as far as possible, to get their lives back to normal. A common voice on behalf of consumers who need rehabilitation services, physical and psychological, is therefore vital to promote rehab and to support the stakeholders who help such consumers. Bringing these together to engage on common issues will deliver better consumer outcomes through, (i) improved choice of rehabilitation formats; (ii) more efficient and easier access treatments supported by technology wherever appropriate; and (iii) improved standards of governance from within the sector and a more effective, industry agreed process for managing the delivery of rehabilitation in a cost-efficient manner.



## Technology and Innovation Group

Technology and new claims processes are changing the consumer experience of the civil justice system, with innovative legal and other services providers in a position to grow existing markets and develop new ones and in doing so meet some of the unmet consumer demand. This opportunity will only be realised through constructive engagement with the industry and regulators to improve “the rules of the game” and ensure the best consumer outcomes. Bringing together ACSO members and others with a commercial interest in technology and innovation will help provide insight, share best practice and explore how co-operation can benefit consumers and those who support them through a modernised civil justice system.



## Vulnerable Consumers Group

The group was originally focussed on bringing together organisations with a particular interest in vulnerable road users (VRUs) as no body existed to unite the different organisations with a common interest and provide a coherent consumer voice on the shared issues. The group initially united together those supporting vulnerable consumers such as cyclists, motorcyclists, pedestrians and horse but the group has expanded its focus to represent and support other vulnerable consumers, including children, protected parties and more generally anyone with a recognised vulnerability.

The objective is to represent these consumers and provide a coherent and consistent voice on their behalf and those who support these consumers when engaging with government, regulators and HMCTS for whom vulnerable consumers are becoming a greater area of focus.

The ACSO Vulnerable Consumer Working Group provides a forum for the sharing of campaign ideas and outcomes as well as leading lobbying activities in its own right.