



*Association of Consumer
Support Organisations*



The Association of Consumer Support Organisations (ACSO)

Technology & Innovation report 2021

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A message from the executive director

Consumers asked to identify products and services they use that have most been enhanced by technology and innovation might not immediately think of civil justice and the wider legal sector. Therein lies a challenge but also an opportunity.

It is not always the early adopters who thrive in the longer term. It can be those who learn from other areas and apply these lessons with care to their own patch, mindful of their own customers' needs, who reap the greatest rewards.

This is not to suggest that the civil justice system, which is ACSO's focus as an organisation, is not already changing fast. The COVID-19 pandemic has accelerated the adoption of new technologies, modern working practices and ways of communicating with existing and potential customers. For that, if nothing else, we should offer thanks to the hand that recent fate has dealt us.

In this report we set out what we mean by technology and innovation, or 'LawTech', and what needs to happen next for more people to benefit from it. I would like to thank the many ACSO members and others who gave generously of their time to enable us to articulate their concerns and, more importantly, their hopes of what can be achieved here.

Above all, we need to look at this issue through a consumer lens. Adopting and expanding the use of new technologies should improve the services people receive, and especially the most vulnerable people. Commercial success for providers will then surely follow.

This report is intended to fire the starting gun for a new phase of work for ACSO and we hope it will enthuse us and our partners to do more in this vital area.

We welcome your feedback.

Matthew Maxwell Scott
Executive Director
The Association of Consumer Support Organisations (ACSO)



Executive summary

The Association of Consumer Support Organisations ([ACSO](#)) represents the interests of consumers in the civil justice system and the reputable, diverse range of organisations who are united in providing the highest standards of service in support of those consumers.

Technology and the application of artificial intelligence (AI) is changing society. It creates opportunities for consumers, with many benefitting from an increased range of services and from competitive forces which drive value and improve outcomes. However, for every opportunity offered by LawTech, there can exist a parallel problem to safeguard against. This includes the exclusion of those without the right IT and literacy skills, as well as complex issues such as data protection, for both individuals and groups.

Within the legal sector, technology and innovation, described here as *LawTech*, is transforming the way legal services are sought, structured and delivered. The COVID-19 pandemic has accelerated this. In order to understand better the impact technology is already having and will have upon consumers and the UK legal system, ACSO has produced this report.

We found that the term *LawTech* is in broad use across and outside of the legal sector. Although there exist various definitions of 'LawTech', the one provided by the Law Society is used here: "The term [used] to describe technologies that aim to support, supplement or replace traditional methods for delivering legal services, or that improve the way the justice system operates."¹

We conducted interviews with leading stakeholders from the civil justice system to understand what they consider to be the key benefits of - and concerns about - new technologies, alongside the barriers to innovation in law. We asked our interviewees which LawTech trends are evident within the legal services sector, how emerging technologies have helped consumers and what impact disruptive innovations may have upon access to justice, among other questions.²

Overall, we found that LawTech is largely welcomed as a means to increase efficiency, reduce costs and tackle the problem of incomplete or asymmetric consumer information. Technological solutions are fast becoming critical components to claims processes. As such, it may be arguable that law firms and other claims organisations which are not investing in technology will struggle to survive and compete in a commercial landscape being shaped by changing consumer preferences, the implementation of the Civil Liability Act (CLA) and other regulatory impacts.

We have included a number of recommendations and look forward to progressing them with ACSO members and others.

¹ The Law Society, ['What is lawtech?'](#) 05 June 2019.

² The list of questions posed to each organisation type is available upon request.

Key findings

- LawTech is receiving increased focus from legal service providers, regulators, government and other stakeholders, fuelled in part by the Coronavirus pandemic.
- LawTech is considered to be of great consumer benefit as it has the potential to increase access to justice, make legal services more affordable and create more efficient processes.
- LawTech solutions, particularly those which do not require human involvement, can lead to consumer detriment. Law firms, regulators and other stakeholders must be cautious and alert to the risks that technology can bring.
- The development and adoption of LawTech must be regulated effectively to safeguard consumers properly.
- Consumer bodies such as ACSO can play an important role in identifying and promoting best practice and helping to ensure LawTech produces positive outcomes.

Recommendations

For regulators of legal services, we recommend the following actions:

1. Actively anticipate issues and provide guidance;
2. Reflect upon regulatory and auditing processes;
3. Provide clarity on liability in regard to harm caused by a LawTech product;
4. Consider the regulation of unregulated legal service providers;
5. Consider ways of regulating the use of AI in the sector to safeguard consumers;
6. Engage with stakeholders; and
7. Analyse and provide learnings from InsurTech and FinTech markets.

For ACSO members and the wider sector, we recommend the following actions:

1. Put consumers at the heart of innovation;
2. Ensure technology is ethical in its design;
3. Embrace the momentum of change;
4. Seek commercial and collaborative opportunities with reputable technology organisations;
5. Make best use of LawTech testing initiatives;

6. Analyse and provide learnings from InsurTech and FinTech;
7. Promote best practice for data security; and
8. Engage with ACSO.

Full details of these recommendations are later in the report.

We would like to thank the following members and supporters for their contributions to this report:

Interviewee	Role	Organisation
David Anderson	Head of Corporate Services	St John's Buildings Chambers
Owen Derbyshire	Panel Member	Legal Services Consumer Panel
Rachel Di Clemente	Chief Executive Officer	Hudgell Solicitors
Jon Grainger	Chief Information Officer	Slater and Gordon
Sarah Hope MBE	Founder	Elizabeth's Legacy of Hope
Helen Jackson	Chief Executive Officer	Bush & Co
Barry LeHane	Case Manager	Bush & Co
Michael Lowe	Head of Legal Practice	DAS Law Limited
Simon Murray	Partner, Head of Costs Chair, technology & Cyber Risks Sector Focus Team	DWF LLP, Forum Of Personal Insurance Lawyers (FOIL)
Amy Owen	Associate Director and Head of Compliance	Thornycroft Solicitors
Nigel Stott	Head of IT	Hudgell Solicitors
Daniel Taylor	Director of Operations	Fletchers Solicitors
Shirley Woolham	Chief Executive Officer	Minster Law Limited

Types of LawTech

LawTech encompasses a broad spectrum of technological formats and innovative ideas, implemented in different ways and to assist different tasks. To date, most LawTech products are aimed at assisting processes, ordinarily administrative, together with e-discovery and legal research and contract-management tools.³ The aim of these products is to increase efficiency and therefore affordability for the firm and the consumer.

More advanced LawTech products aim to provide legal services without the need for human involvement, although such technology remains nascent.

The following technologies were identified by our interviewees as being most evident in the legal sector currently:

Cloud-based storage solutions

There has been a widespread move to cloud-based case storage solutions over recent years. This has led to traditional storage solutions, such as vast quantities of paper files, becoming uncommon. Digital storage offers a number of benefits, including instant access to case information for consumers and their legal representatives on client portals. Other examples include semi-automated toolkits and due diligence formalities such as ID verification.

Increased use of client portals

Many of our interviewees say they have seen an increased focus on client portals, used to assist communication throughout the process of a case, claim or transaction. Clients are able to correspond with a lawyer, track their case in real time, sign documents and upload evidence at their own convenience.

Homeworking solutions

Homeworking can rely upon a number of LawTech mechanisms, particularly cloud-based storage, interfacing technologies and client portal systems. Our interviewees believed that home working has revolutionised the sector, demanding law firm agility and more flexible service provision in future.

Technology-assisted Alternative Dispute Resolution (ADR)

Sometimes called online dispute resolution (ODR), ADR mechanisms allow a legal matter involving a dispute to be debated, negotiated and resolved outside of traditional litigation. New technologies have boosted the opportunities for (and desirability of) ADR at a time where court systems are becoming increasingly over-burdened with a backlog of cases.

Improvements in data-analysis tools

Many of our interviewees said that the legal sector has collected a great deal of data, although its analysis has been poor. However, analysis tools are now being used more, driven in part

³ The Law Society, [Annex 1: Summary of lawtech and ethics literature](#), 13 October 2020, p.1.

by more complex case-management software, AI-driven data processing and improvements in computing power.

Innovative safeguarding solutions

There is a reported increase in innovative safeguarding solutions. These include e-signatures, automated ID scanning and voice recognition. They are often used alongside software such as case-management systems or document-sharing programmes. Internal technologies are able to remove older safeguarding methods and incorporate newer ones with ease.

Emergence of LawTech start-ups

Our interviewees said there has been an increase in the number of LawTech-focused companies in recent years. The products and services offered by these companies range from document creation and e-signing to data analytics, predictive analytics and AI.

Crowd-funded Justice Models

New platforms such as *CrowdJustice* allow individuals, groups and communities to come together to fund legal action.⁴ These build upon similar platforms that have seen success in other areas, such as crowd-funding platforms that enable the research, development and production of new technology products.

Governance and Compliance

LawTech has the ability to support firms with their internal governance and compliance requirements. It can be used to streamline processes and to collate information in a way that makes it easier to analyse and less likely to include human error.

E-billing

Electronic invoicing, or e-billing, has been embraced by many legal services providers as a way to simplify billing processes, improve cash flow and increase efficiency.

⁴ CrowdJustice, [CrowdJustice: how it works](#), [online] accessed 01 November 2020.

Consumer views on technology and innovation

The majority of our interviewees strongly believed that consumer expectations and demands are changing. They see a consumer base that openly demands faster and better outcomes and 24/7 communication with their service provider. Many consumers are likely to choose a provider based upon those expectations and are happy to switch provider if they feel those needs are not being met.

It should be noted that there remains a significant proportion of consumers who are sceptical about LawTech and its purpose. For example, according to a survey conducted by Minster Law, 54 per cent of consumers would not use an online court for civil disputes, and only half of those surveyed think technologies will change lives for the better in future.⁵ Reaching those consumers and demonstrating the benefits of LawTech, alongside reassurances that effective safeguards are in place, will be fundamental to its success. In that regard, it is important to understand people's concerns, including for those from low socio-economic backgrounds and in an older age bracket who are the least likely to embrace the use of LawTech.⁶ Ultimately, the shift in consumer expectations is expected to be the driving force behind an acceleration of the progress of LawTech. Firms will need to provide a more efficient and flexible service or risk consumers increasingly choosing other firms or alternative providers.

Some of our interviewees considered consumer survey statistics to be unhelpful when considering LawTech. Those expressing this view explain that legal service users often have very different priorities than those who do not currently have a demand for a legal service.

Consumers often require legal services at a point of personal distress, such as to resolve a landlord or housing dispute, or to alleviate future distress, such as the writing of a will or execution of probate. As such, the majority of consumers are concerned ultimately with the outcome of their case or service rather than the journey or means of delivery. If a pathway incorporates technological assistance and happens to produce a faster outcome, that should be welcome. But to the extent that consumers would actually request further implementation of advanced technologies, many of our interviewees were doubtful.

"Those who need or want a more traditional service should have the option to choose it, and the market will allow for that. At the moment, though, there is no telling how much of the consumer market would choose to engage with, or decide to circumvent, some of the AI lawyer-less systems being considered."

**Dan Taylor, Director of Operations,
Fletchers Solicitors**

In that regard, the attitudes of consumers towards LawTech products are difficult to quantify. Further research could help identify consumer demand and acceptance of LawTech and online service provision.

⁵ Minster Law, '[Consumer attitudes towards artificial intelligence](#)', 04 April 2020, p.6.

⁶ Ibid.

Vulnerability

A vital part of legal service provision is ensuring that it is tailored to the needs of the consumer, including those who are vulnerable. Within the context of this sector, consumer vulnerability is defined in a number of different ways. However, most if not all understand *vulnerability* to mean a consumer who, owing to their personal circumstances, is especially susceptible to detriment.

A consumer's vulnerability, or potential to become vulnerable, does not remain static. There are some obvious categories of vulnerable consumers, such as the elderly and those with learning difficulties, however others are less vulnerable and result as personal circumstances change over time.⁷ For example, bereavement, a medical diagnosis or financial difficulty can render a person vulnerable. It is for this reason that the definitions of vulnerability tend to be intentionally broad.

Vulnerability can also be caused or exacerbated by the actions of organisations, particularly when appropriate levels of consumer care are not provided.

The Financial Conduct Authority (FCA) identifies the following four characteristics as leading drivers of vulnerability:

- **Health** - health conditions that affect the ability to carry out day-to-day tasks
- **Life events** – such as bereavement, job loss or relationship breakdown
- **Resilience** – low ability to withstand financial or emotional shocks
- **Capability** – low knowledge of financial matters, low confidence in managing money (financial capability) or in other areas such as literacy or digital skills.⁸

The FCA's *Financial Lives* survey found that approximately 46 per cent of UK adults (24.1 million people) display one or more of the above characteristics.⁹ Some of the potential harms that result from a consumer possessing one or more drivers of vulnerability include financial exclusion, difficulty in accessing services (through a lack of internet, poor broadband, or difficulties in visiting a physical branch), partial exclusion, disengagement with the market, a vulnerability to scams and buying inappropriate products.¹⁰

What can vulnerability mean for the use of advanced technologies?

Alongside the many benefits that LawTech can provide, there is a substantial risk that technology will leave some consumers behind or otherwise disadvantage them, especially if they are amongst the most vulnerable. These risks are heightened in the development and adoption of advanced LawTech, which is designed to provide legal services without any human interaction. Advanced technology may be unable to identify and meet the needs of

⁷ The British Standards Institution (BSI), [BS 18477: the standard that helps vulnerable consumers](#), 19 September 2016.

⁸ Financial Conduct Authority (FCA), ['Financial Lives: the experiences of vulnerable consumers'](#), July 2020, p.9.

⁹ Ibid, p.9.

¹⁰ Ibid, p.10- 11.

consumers who have difficulty using legal services, or who may be at risk of acting against their own best interests.

However, there exist many examples where LawTech can increase access to justice for vulnerable consumers. For example, as technology eliminates distance it enables a housebound person to see their legal adviser through a remote video consultation and built up a better rapport than through a telephone call. Moreover, a deaf person who uses sign language to communicate can be connected to a lawyer who does sign through video appointments from anywhere in the country.

Most of our interviewees believed that vulnerable consumers are better served by a human adviser and/or legal representative, although with some limited technological assistance where appropriate. This not only relates to the difficulty that LawTech has in identifying consumers with vulnerabilities but also because technology is unable to empathise and provide emotional value.

“First, the sector must get better at identifying vulnerabilities. Then we must consider whether it is possible for technology to mirror that assessment process. I think we will always need human legal services for some consumers.”

Nigel Stott, Head of IT, Hudgell Solicitors

Sarah Hope, founder of *Elizabeth’s Legacy of Hope*, highlighted how an individual who has been injured in a serious accident will be vulnerable in some way. This vulnerability may be obvious, such a difficulty processing information following a brain injury, or may be relatively subtle, such a soft-tissue injury that prevents a person from socialising and leads to feeling of isolation, loneliness and/or depression.

Our interviewees asked how advanced technological service could safeguard consumers with vulnerabilities who are at risk of being forgotten or disadvantaged. In regard to the identification of vulnerable consumers, it is important that we understand fully how and when technology makes assumptions about an individual which could fail to flag vulnerability. For ACSO, two important steps must be in place:

- **Step 1:** the technology must include a robust process to enable the identification of consumers with vulnerabilities and potential vulnerabilities, based on clear guidance and principles; and
- **Step 2:** the technology should then mitigate the risks to vulnerable consumers through tailored actions or referral for human intervention at the point of identification.

Both steps must be written into the design of LawTech products and services, before being constantly and rigorously assessed for accuracy, quality of output and any potential consumer detriment. For this to happen, research and cooperation between regulators, stakeholders and LawTech innovators is essential. For example, it may be necessary to create a universal definition of consumer vulnerability in order to translate vulnerable characteristics into code. Furthermore, agreement is required as to what actions are most appropriate in Step 2.

The advancement of LawTech should not necessarily lead to minimal or no contact between a vulnerable consumer and their legal representative, particularly if the two steps are conserved in the conception, operation and regulation of LawTech.

Finally, identifying and meeting the needs of vulnerable consumers needs to be considered throughout the justice system. This includes in the court and tribunal system, which has witnessed a large-scale move to remote hearings in response to the Coronavirus pandemic. It is essential that data are collected regularly and analysed in order to understand the relationship between LawTech and consumer vulnerabilities and reduce the likelihood that vulnerable consumers are subject to unnecessary or disproportionate risk.

LawTech opportunities and obstacles

Based on our discussions with ACSO members and supporters, the following obstacles and opportunities related to LawTech have been identified. Each is discussed in more detail below.

Opportunities

- Access to Justice
- Consumer choice
- Flexible working environments
- A new generation of lawyer

Obstacles

- Misconceptions of AI
- Inaccurate or bias data
- Restrictions in accessibility
- Lack of funding for charities and other third-sector organisations
- Data Protection and Compliance
- Fraud
- Regulation and consumer redress

Opportunities

Each interviewee responded positively to our question as to whether the current and future advancement of LawTech would be of net benefit to consumers. All believe that LawTech has the potential to provide justice to more consumers in a way that is more convenient, faster and efficient.

Access to Justice

Many of our interviewees said that LawTech must focus upon increasing the availability of legal services, particularly to consumers who may feel unable to access such services. The lack of access, often referred to as *unmet need*, tends to result from an inability to afford legal services and a lack of information to choose and compare providers.¹¹

In its 2016 review of the legal services sector, the Competition and Markets Authority (CMA) concluded that consumers find it hard to make informed choices and to engage confidently with legal service providers due to a lack of transparency on price, service and quality.¹² In 2020, when revisiting this review, the CMA found improvement has been made in the availability of price and service information, although progress has been slow and there has been little development of information on the quality of legal service providers.¹³ It is hoped that as a result of law firms harnessing LawTech, consumers will benefit from greater

¹¹ Solicitors Regulation Authority (SRA), [Improving access- tackling unmet legal needs](#), June 2017, p.3

¹² Competition and Markets Authority (CMA), [Legal services market study: final report](#), 15 December 2016, p.6.

¹³ Competition and Markets Authority (CMA), [Review of the legal services market study in England and Wales: an assessment of the implementation and impact of the CMA's market study recommendations](#), 17 December 2020.

transparency and lower fees, not least as increased competition between firms will drive down prices.

Consumer choice

LawTech has the potential to increase access to justice by providing consumers with a greater choice of legal service provider to use, as well as the way in which the service is delivered. We are already seeing increased flexibility in how legal services are provided to consumers, including on a remote basis. Moreover, many law firms are disaggregating or breaking down processes within their legal services delivery model, thereby allowing consumers to choose as and when legal assistance is provided.

Commercial collaboration

LawTech presents an opportunity to bring members of a supply chain closer together, to align their internal processes and reduce friction within the justice system. Many legal service providers are becoming increasingly collaborative in their approach to LawTech, such as the joint ventures between Keoghs LLP and St John's Buildings Chambers to create a file-sharing system.

On a wider scale, LawTech has the potential to lead to greater collaboration between large sections of the justice system. For example, blockchain systems could see the legal system sharing secure information for different purposes. For the consumer, this could prove revolutionary for efficiency and the speed of legal outcomes.

Flexible working environments

The outbreak of Coronavirus has fuelled an increased reliance upon technology as people are forced to work remotely. Many anticipate that remote working and the use of interfacing technologies will remain the norm long after people are able to return to the office. On 22 October 2020, Justice Minister Alex Chalk MP stated law centres could take advantage of technology to broaden their catchment areas and look at alternatives to deliver access to justice, reflecting the government's recognition of the benefits of interfacing technologies.¹⁴

This flexibility can also apply to consumer choice, meaning consumers will be able to choose how and when they communicate with their legal representative, and which aspects of the legal service they are willing to take on themselves. A number of our interviewees expected the role of the lawyer to change dramatically as a result of remote, flexible working. As with a local doctor, lawyers will be 'on call' to provide advice and support as and when it is needed, although lawyers will have the ability to shift appointments and have the freedom to work where they choose.

This flexibility is important in other ways, too. Firms will be able to hire employees without being restricted by geographical location, including on an international basis, for roles where physical face-to-face contact with a consumer is not necessary. Furthermore, law firms which

¹⁴ Hansard, [Ministry of Justice: Legal Aid Spending](#), Volume 682, debated on Thursday 22 October 2020.

have an agile work force can better manage their office overheads, thereby reducing costs for the end user while providing innovative employment packages for staff.

A new generation of lawyer

LawTech has the potential to provide greater insights from big data, enable the preparation of complex documents at a fast pace, increase communication and provide access to a wealth of information. As such, many interviewees believed that technology will free lawyers from time-consuming administrative tasks and allow them to focus greater attention upon the needs of consumers.

Obstacles

Despite the many advantages of LawTech, interviewees were concerned that a lack of regulatory or market-led safeguards could lead to challenges relating to ethics, consumer confidence, data security, and regulatory compliance, among others.

Misconceptions of AI

Artificial intelligence (AI) is a term used to describe a computerised process that can perform tasks that normally require human intelligence. Machine learning, deep learning, artificial neural networks and natural language processing can all be considered existing examples of AI. However, the definitions and abilities of each are widely debated, even among experts.

The complexity of these advanced technologies, combined with technology jargon and a lack of precise definitions for certain terms, often leads to confusion as to the capabilities of AI. As such, it is of little surprise that our interviewees felt AI could be a misleading term for consumers, not least as a growing number of legal service providers market their systems as being powered by AI. For example, the *DoNotPay* app uses AI to help consumers “fight corporations, beat bureaucracy and sue anyone at the press of a button”, and *Robot Lawyer Lisa* (Legal Intelligence Support Assistance) is marketed as the world’s first impartial robot lawyer who enables consumers to create non-disclosure agreements (NDAs) and a suite of property contract tools.¹⁵

Our interviewees were concerned with the level of information that is being provided within the consumer’s legal retainer (documents to which the client agrees in order to commence service). They explain that the law firm has a regulatory obligation to describe how their service is delivered, including when and how technology intervenes. If the client chooses a service that is entirely technology driven, they need to have clarity on what that means from the outset. A lack of transparency has the potential to mislead consumers and could undermine trust in the sector. As such, further research is required on the use of ‘AI’ as a marketing term, and the extent to which that use is justified and how its use should be communicated to consumers.

¹⁵ DoNotPay, [The World’s First Robot Lawyer](#), [online] accessed 04 January 2021; Robot Lawyer Lisa, [Robot Lawyer Lisa](#), [online] accessed 04 January 2021.

Inaccurate or biased data

Data underpin the adoption and development of new technology across all sectors of the economy. In LawTech, as with all technology, there is a risk that inaccurate or biased data will lead to poor analysis and unreliable outputs, thereby undermining consumer trust in a product or service and leading to a potential loss in revenue for service providers.

Inaccurate or biased data may be built into the code or algorithm that underpins LawTech products and services. In the case of advanced LawTech, there is a risk that as a technology develops through its own learning, it will become more difficult to strip out any bias. This bias may cause detriment to consumers and legal service providers before being noticed.

Restrictions in accessibility

According to Ofcom research in 2018, many homes and businesses are unable to access a decent fixed broadband service or get good 4G mobile coverage. People in rural areas tend to be more adversely affected than those in urban areas, with 12 per cent lacking access to decent broadband services compared to 1 per cent in towns and cities.¹⁶ Moreover, a 2019 ONS survey found that although 99 per cent of 16- to 44-year-olds in the UK had recently used the internet, just 47 per cent of adults aged 75+ said the same.¹⁷

It is essential that in embracing LawTech for the delivery of legal services, appropriate measures are put in place to meet the legal needs of those who face barriers to the access of online products and services.

Lack of funding for charities and other third-sector organisations

Charities and other third-sector organisations play a valuable role in supporting consumers by providing *pro bono* (free) specialist advice, advocacy and legal representation. For vulnerable consumers who have difficulty using legal services or may be at risk of acting against their own best interests, this support is particularly important.

In agreement with the Solicitors Regulation Authority (SRA), an ongoing challenge within the sector is how to support charities and other third-sector organisations, often with limited resources, to adopt and benefit from innovative technologies.¹⁸ Overcoming this challenge will enable these organisations to provide additional support to consumers at a time of unprecedented change within the sector.

Data Protection and Compliance

Compliance with regulatory obligations and the relevant data protection laws, namely General Data Protection Requirements (GDPR), is a significant concern when considering

¹⁶ Ofcom, [Connected Nations 2018: UK report](#), 18 December 2018, p.4

¹⁷ Office for National Statistics (ONS), [Internet users, UK: 2019](#), 24 May 2019.

¹⁸ The Legal Access Challenge, [‘The Legal Access Challenge: Closing the legal gap through technology innovation’](#), June 2020, p.33.

innovative solutions. In regard to advanced technologies, a number of our interviewees said that the current regulatory framework is an obstacle to innovation.

Regulators such as the SRA have attempted to become less prescriptive in their obligations on firms, however the regulations still set a high bar. Furthermore, the SRA Principles, which outline the ethical behaviour the SRA expects of all those it regulates, states that legal service providers must act in a client's best interests "in a way that upholds public trust and confidence".¹⁹ This can result in difficulties when testing innovative technologies, as assessing the successful application of a new product or service inevitably creates a risk that it may not be in the consumer's best interest. It is for this reason that technology incubators and 'sandboxes' are important.

Fraud

Online platforms create distance between a lawyer and their client which could reduce the effectiveness of safeguards against fraudulent behaviours, particularly in the civil justice sector. The implementation of any digital service without significant forethought to fraud and its prevention risks allowing technology to be exploited. A decrease in human contact can lessen a lawyer's ability to evaluate the context in which information is being provided and prevent a full assessment of the character of the client, including whether they are showing signs of vulnerability.

Mechanisms that safeguard against fraud must be created, rigorously tested and implemented effectively to reduce this risk.

Regulation and consumer redress

A number of interviewees raised concerns that unregulated legal service providers could cause long-term redress issues for consumers, although others said that unregulated providers have operated for a long time in the legal system and very few redress issues have materialised.

In its 2016 Legal Services Market Study, the CMA called for the Ministry of Justice (MoJ) to consider extending redress mechanisms to include unauthorised providers.²⁰ In 2020, the CMA made a further recommendation that the MoJ should address the regulatory gap for unauthorised providers by creating, or empowering the creation of, a mandatory register for unauthorised service providers.²¹ In addition, Professor Stephen Mayson concluded in his 2020 independent review of legal services regulation that unregulated providers should be

¹⁹ The Solicitors' Regulation Authority (SRA), [SRA Principles](#), [online] accessed 30 October 2020.

²⁰ Competition and Markets Authority (CMA), [Legal services market study: final report](#), 15 December 2016, p.213.

²¹ Competition and Markets Authority (CMA), [Review of the legal services market study in England and Wales: an assessment of the implementation and impact of the CMA's market study recommendations](#), 17 December 2020, p. 123.

brought within the scope of the Legal Ombudsman jurisdiction in order to protect consumers by providing them with complaints and redress mechanisms.²²

However, there is evidence to suggest that unregulated LawTech companies are increasingly important to innovation in the legal sector. As noted by the CMA, the cost of complying with regulations, in terms of both time and money, and especially complying with new regulatory rules, may detract from firms' ability and willingness to innovate.²³ It may be argued that LawTech firms who are not bound by the same restrictions as authorised legal service providers are able to innovate with more freedom and create products that benefit the legal sector as a whole. For example, all of the eight finalists in the SRA's 2020 Legal Access Challenge were unregulated, and only 15 per cent of the 117 applications were from regulated firms.²⁴

We are concerned that consumers of unregulated legal service providers do not benefit from the redress mechanisms enjoyed by those who use regulated providers. However, only limited data exist on the quality of services provided by unregulated providers and many data sources do not distinguish issues by types of providers, i.e., whether they are regulated or unregulated.²⁵ Further research is required as to whether the regulatory framework should be expanded to include providers that are currently unregulated, including technology companies, and we agree with the CMA's recommendation that the MoJ reviews whether it should extend redress to consumers using unauthorised providers.²⁶

²² Professor, Mayson, S., '[Reforming Legal Services: Regulation beyond the echo chambers](#)', Centre for Ethics & Law, University College London, 11 July 2020, p. 259.

²³ Competition and Markets Authority (CMA), [Review of the legal services market study in England and Wales: an assessment of the implementation and impact of the CMA's market study recommendations](#), 17 December 2020, p. 163.

²⁴ Solicitors Regulation Authority (SRA), [Legal Access Challenge insights show legal tech potential](#), 08 June 2020.

²⁵ Competition and Markets Authority (CMA), [Review of the legal services market study in England and Wales: an assessment of the implementation and impact of the CMA's market study recommendations](#), 17 December 2020, p. 12.

²⁶ Competition and Markets Authority (CMA), [Review of the legal services market study in England and Wales: an assessment of the implementation and impact of the CMA's market study recommendations](#), 17 December 2020, p. 16.

The role of regulators

This chapter will consider what the regulators should be doing to address the growing use of LawTech. Particular focus will be paid to the Solicitors Regulation Authority (SRA), the Bar Standards Board (BSB) and the Legal Services Board (LSB).

Based on our discussions with ACSO members and supporters, we recommend the following actions are taken by regulators of legal service providers:

1. Actively anticipate issues and provide guidance

Traditionally, regulators have been too reactive in their approach to LawTech, providing guidance and looking to alter the regulatory framework when a problem arises, as opposed to anticipating issues and leading the sector. This approach causes commercial uncertainty around LawTech products and halts the provision of efficient, cheaper services to consumers.

The SRA, BSB and other regulators have recently demonstrated a more active commitment to research and evidence gathering on the issues related to LawTech and its adoption.²⁷ For example, through involvement in the Regulatory Response Unit, part of the LawTech Sandbox, the SRA, the LSB and the BSB, alongside other regulators, are acting as facilitators for innovative technologies.²⁸ This focus on LawTech is both welcome and timely, and we urge all regulators to investigate fully any potential harms to avoid any consumer detriment.

"It gives us heart now that the regulator understands the potential of legal tech as a means of facilitating greater access to justice."

Simon Murray, Partner & Head of Costs, DWF LLP and Chair of Technology & Cyber Risks Security Focus Team, FOIL

2. Reflect upon regulatory and auditing processes

Regulators must reflect upon their own regulatory and auditing processes to ensure that they are working effectively to protect consumers. Inevitably, LawTech will continue to effect the boundaries of how legal services are sought, structured and delivered. This may lead to new legal jurisdictions which requires regulation or additional safeguards. For instance, Amy Owen of Thorneycroft Solicitors asks whether LawTech itself ought to be under more stringent scrutiny in audits, and not just the lawyers and firms behind the technology.

3. Provide clarity on liability in regard to harm caused by LawTech products

According to research from the Law Society, law firms are generally encouraged to accept full liability for the outputs of legal products and services as they have an obligation to test outcomes before they are used and review them on an ongoing basis.²⁹ However, further

²⁷ Bar Standards Board (BSB), [BSB Strategic Plan 2019-22](#), 01 April 2019, p.12.

²⁸ TechNation, [Lawtech Sandbox: Transforming the UK legal sector through tech](#), [online] accessed 09 September 2020.

²⁹ The Law Society, [Annex 2: The Law Society's research on lawtech and ethics](#), 13 October 2020, p. 9.

clarity on liability boundaries should be provided by regulators. For example, it is not clear who should be liable in the event consumer detriment has resulted from a LawTech product that has been incorporated into a legal service from a third party.

4. Consider the regulation of unregulated legal service providers

In line with the recommendations made by the CMA and Professor Stephen Mayson in his independent review of legal services regulation, regulators should consider whether the scope of regulation should be extended to include unregulated legal service providers, including technology companies.³⁰ By extending regulative boundaries, consumers can be protected through access to redress mechanisms.

It is important that regulations take into consideration the ability of unregulated providers to innovate at a quicker pace owing to the lack of regulatory barriers, in addition to the lack of available evidence on the quality of services provided by unregulated providers, not least in comparison to those who are regulated. However, the impact upon consumers must be the prime consideration.

5. Consider ways of regulating the use of AI to safeguard consumers

As discussed above, there are a number of ethical issues surrounding the construction and use of advanced LawTech, or AI. Some of our interviewees believed that regulators must do more to monitor those issues, including inaccurate or biased data as well as a risk of misinterpreting the capabilities of AI, and to test market integrities.

Further research is required on how best regulators can ensure that consumers are protected from detriment whilst giving law firms the ability and confidence to innovate. Our interviewees said that a code of best practice, be it market-led or regulator-derived, would assist the market to navigate the challenges associated with AI.

6. Engage with stakeholders

Increased engagement between stakeholders and regulators should be encouraged. Law firms of all sizes can provide regulators with valuable insights that can enable them to reflect upon and adapt their regulatory approach to LawTech. Similarly, consumer and trade bodies, including ACSO, can provide insights, help to identify malpractice and promote best practice within the sector.

In order to align the legal sector's interests and abilities, regulators should engage and collaborate with other regulatory bodies in order agree a unified approach to the effective design and implementation of LawTech.

³⁰ Mayson, S., '[Reforming legal services: regulation beyond the echo chamber](#)', Centre for Ethics and Law, University College London, 11 June 2020.

7. Analyse and provide learnings from InsurTech and FinTech

LawTech is often compared to the advancement of technology and innovation in the financial services and insurance sectors; known as *FinTech* and *InsurTech* respectively. FinTech, or *financial technology*, describes the evolving intersection of financial services and technology. It refers to start-ups, tech companies or even legacy providers.³¹ According to Forbes, InsurTech, or *insurance technology*, tends to focus on increased personalisation and greater speed and efficiency of services to meet changing consumer needs, with many using AI to offer deeper data insights.³²

The legal sector is often characterised as lagging in the development and adoption of new technologies, not least when compared to InsurTech and FinTech. It is true that these are more mature, with banking and insurance websites or mobile phone applications offering a broad suite of tools for consumers to manage their accounts and policies whenever they choose to do so.

The legal market is more fragmented and less commoditised than both the financial and insurance sectors, thereby meaning it is not necessarily appropriate to draw direct comparisons between the three. Nevertheless, digitalisation and technology are blurring the distinctions between professional services, clients and jurisdictions. It is essential that regulators from across all markets, including the insurance and financial services sectors, engage and cooperate with one another in order to share resources and information on how best to encourage technological innovation ethically. For the legal sector, this will help to anticipate and navigate challenges that have already been overcome in other areas.

³¹ PWC, [Harnessing the power of FinTech for financial services](#), [online] accessed 10 November 2020.

³² Forbes, [Four InsurTech start-ups shaking up the industry](#), 09 July 2019.

Recommendations for ACSO members

In regard to the development of LawTech, ACSO has developed a list of recommendations for our members which we hope will also benefit the wider market. By following these, each member will help to ensure there is a properly functioning, competitive and sustainable justice system for consumers, in line with ACSO's founding mission.

1. Ensure consumers are at the heart of innovation

There is a risk that if technological innovation becomes rooted solely in commercial interests, rather than from a desire to improve the consumer experience (with the commensurate commercial benefit this will bring), LawTech will lose its potential to meet unmet legal need and provide efficient legal services for consumers.

"The moment that innovation is led solely by commercial interests is the same moment that the market fails the consumer."

Rachel Di Clemente, Chief Executive Officer, Hudgell Solicitors

Consumer interests should be at the forefront of technological innovation and implementation, including for all industry stakeholders, policymakers and regulators. For instance, LawTech will likely result in cost savings for the provider, but these must be passed on to the consumer. As we explain at the beginning of this report, the potential for LawTech to increase access to justice lies both in its availability and its affordability.

2. Ensure technology is ethical in its design

ACSO and its members must continue to build upon their understanding of the benefits and challenges associated with LawTech. Although LawTech presents an opportunity for organisations to become more agile, flexible and responsive, it is important that the impact of technology, particularly upon vulnerable consumers, is considered fully before being implemented.

As technology becomes ever-more advanced, it is likely new issues will arise that will lead to consumer detriment. While many of these challenges can be anticipated, others will not become apparent until the technology has been tested or, unfortunately, once it has become implemented. As such, there is a need to review regularly the fairness of consumer outcomes after implementation.

Particular focus should be paid to the impact of LawTech upon vulnerable consumers. The British Standards Institution (BSI) outlines ways that service providers can reach out to vulnerable consumers, and we urge our members to consider adopting its approach.³³

³³ The British Standards Institution (BSI), [BS 18477: the standard that helps vulnerable consumers](#), 19 September 2016.

Finally, members must inform consumers of the limits and capabilities of a LawTech service, as well as the boundaries of what is and is not a technology-based service.

3. Embrace the momentum of change

The outbreak of COVID-19 and the social restrictions that followed have led to a greater focus on technology in the legal sector. It has been adopted and relied upon to ensure the wheels of justice continue to turn. For example, by the end of April 2020, 90 per cent of court and tribunal hearings were being held by video or audio.³⁴ MedCo, the system used to facilitate the sourcing of medical reports for soft-tissue injury claims, lifted its ban on remote medical examinations and in July 2020 extended this indefinitely.³⁵

The need to adapt to new working conditions has given rise to a culture within the workforce that is more open to change. Continuing this shift is likely to be necessary for firms to keep pace with changing consumer needs and increased demands for quick, efficient and high-quality remote services.

Furthermore, as regulatory and legislative changes continue to alter the landscape of the civil justice system, it has become increasingly important for firms to innovate and improve consumer outcomes. The sector has already demonstrated its ability to respond to large-scale changes. For example, personal injury lawyers have adapted to the remodelling of the market under the Legal Aid, Sentencing and Punishment of Offenders Act 2012, preparations of the implementation of the Civil Liability Act 2018 and the changes imposed by the Enterprise Act 2002. Within the wider sector, this agility must be applied to the adoption of technological innovation for the benefit of consumers.

“The limits of the tech & innovation involvement must be clearly defined so that the consumer has full visibility on what they are receiving within the scope of their retainer.”

Amy Owen, Associate Director and Head of Compliance, Thorneycroft Solicitors

“The culture needed to change within the market and internally within firms. Increasingly, consumers are expecting a faster and more versatile service. These expectations have resulted from law firms adapting to the COVID-19 pandemic, as well as the Amazon Prime and Netflix culture of immediate consumption.”

Nigel Stott, Head of IT, Hudgell Solicitors

4. Seek commercial and collaborative opportunities with reputable technology organisations

LawTech is becoming increasingly necessary for law firms, not least as consumers have come to expect choice in service provision. Furthermore, there are a number of innovative projects that have been successful or appear likely to become so. The SRA’s Legal Access Challenge showed great promise for advanced technologies that aim to improve the provision of legal

³⁴ GOV.UK, [Guidance: Courts and tribunals data on audio and visual technology use during Coronavirus outbreak](#), 14 April 2020.

³⁵ MedCo, [Coronavirus update: Examinations V5.0](#), 03 July 2020.

services directly to the consumer, including products that aim to simplify language for litigants, to provide advice on community care and welfare benefits, and to assist in challenging workplace harassment.³⁶ However, it remains questionable how many innovative solutions are being produced by those on the frontline of legal services. In June 2020, Anna Bradley, Chair of the SRA, described the adoption of technology for public-facing services as “slow”.³⁷

“Legal companies need understand that legal tech start-ups very rarely wish to become a fully-fledged law firm in their own right. Instead, facilitation and collaboration is likely a key goal for them. As such, law firms should embrace technology start-ups and work to collaborate with those who provide a product that best fits their firm.”

Owen Derbyshire, Panel Member, Legal Services Consumer Panel

Many of our interviews said that legal service providers that haven’t already done so need to see technological innovation as a standalone objective, and bring it outside of the narrow scope of IT. This will require the collaboration of teams and departments within each organisation as well as external engagement and education.

Not all organisations will have the resources required to innovate effectively. For this reason, we recommend that they seek opportunities to collaborate with others, thereby enabling the sharing of resources to research and develop innovative technologies.

A number of our interviewees were concerned about the intentions of the growing number of LawTech start-ups within the market, particularly those that are unregulated. These concerns centre upon the perception that technology start-ups are beginning to flood the market with LawTech products designed to provide services directly to consumers, with a disregard for established legal practitioners and the constraints of regulation.

However, these concerns appear to be unfounded as legal start-ups rarely wish to become fully-fledged law firms in their own right. Law firms should seek opportunities to work with reputable technology organisations. This will enable them to tap into cutting-edge products that could help improve their quality of service and internal processes.

When law firms look to collaborate with technology start-up companies, they must ensure that the third party is reputable and that the output of their products will be consistent and comply with all necessary regulatory obligations. Furthermore, procurement processes must be capable of assessing the risk of technological service provision at the outset.

“When collaborating, due diligence is of the utmost importance. This is not necessarily just the diligence surrounding the integrity of the provider, but the integrity of the product too.”

Simon Murray, Partner and Head of Costs, DWF LLP and Chair of Technology & Cyber Risks Sector Focus Team, FOIL

³⁶ Legal Access Challenge, [Finalists](#), 09 April 2020.

³⁷ Solicitors Regulation Authority (SRA), [Legal Access Challenge insights show legal tech potential](#), 18 June 2020.

5. Make best use of LawTech testing initiatives

Regulatory compliance risks are a primary consideration when producing and implementing new mechanisms for consumer service, particularly with advanced technological solutions. New products must be robustly risk-assessed before they are offered to consumers.

Real-world testing is an important part of any such assessment. For this reason, regulatory sandboxes, which are designed to allow the safe, real-world testing of innovative products, are an important tool and have already proved successful in the FinTech field.³⁸

In December 2020, the Lawtech sandbox three-month pilot was launched. LawTechUK, a government-backed initiative delivered through a collaboration between Tech Nation, the Lawtech delivery panel and the MoJ, has been designed to “fast track transformative ideas, products and services that address the legal needs of businesses and society”.³⁹ We recommend that stakeholders make the best possible use of initiatives like the regulatory sandbox in order to gain access to tools and services to innovate quickly and within the confines of regulatory obligations.

6. Promote best practice for data security

It is important that organisations adopt the best-possible means of ensuring data security for consumers. To date, many ACSO members have either developed their own security standards and/or adopted the global standards for data quality (ISO 44001:2017). Members should continue to set high standards in data security and to demonstrate this commitment to consumers.

In the digital age, data security must be a priority for all organisations, and they must commit to building consumer confidence. As such, organisations should do all they can to educate the public on the security of their personal data, not least as technology advances.

7. Engage with ACSO

The effective design and implementation of LawTech is an important aspect of ACSO’s work. In the following section, we describe some of the steps that have been recommended for us to take, and we invite input on recommendations.

The success of any action will rest, as with our work, on the commitment and support of our members. As a trade body which has a demonstrated ability to draw together different sections of the legal sector, we are well placed to promote and support the positive changes around LawTech that our members tell us are necessary. On this and other issues relating to LawTech, we encourage ACSO members to engage with us, share their experience and insights and offer their continued support.

³⁸ Financial Conduct Authority (FCA), [Regulatory Sandbox](#), 05 October 2020.

³⁹ LawTech Sandbox Pilot, [Transforming the UK legal sector through tech](#), December 2020.

ACSO's next steps

We asked our interviewees what role they believe ACSO should play in helping to foster the development of LawTech within the legal sector. Based on these discussions, we have compiled the following list of recommended actions. These will be progressed through a new ACSO Technology and Innovation Working Group, the members of which will include law firms, barristers' chambers, technology start-ups, rehabilitation organisations and others who share an interest in LawTech.

As with all ACSO working groups, the Technology and Innovation Group meetings will be attended by relevant stakeholders within the wider sector, including regulators, ombudsman services and advisory bodies. This will enable the sharing of insights and the promotion of best practice in regard to the design, adoption and regulation of LawTech.

"ACSO can be the facilitator in the market, ensuring that regular dialogue can be held between parties and helping to align the interests of all of the segments in the chain. The sector must establish an eco-system and move away from the restrictions of self-interest."

Shirley Woolham, Chief Executive Officer, Minster Law

We will continue to respond to all relevant consultations and calls for evidence, in addition to organising and taking part in roundtable events on LawTech. By doing so, we will progress ACSO's founding mission: to ensure there is a properly functioning, competitive and sustainable justice system for honest consumers.

Finally, we invite ACSO members to provide feedback on each of these recommended next steps:

- Facilitate discussion between parties and help to align interests;
- Help to provide opportunities for collaboration;
- Establish a code of best practice;
- Set the market standards for vulnerability detection and fraud prevention; and
- Promote opportunities to develop and adopt LawTech.

Recommended action 1: facilitate discussion between parties and help to align interests

ACSO should use its growing reach to foster conversations between leading stakeholders, regulators and policymakers on technology and innovation. As with the Statement of Intent, developed jointly between ACSO and the Association of British Insurers (ABI), our positive

"Consumer organisation should have a hand in ensuring mechanisms such as the LawTech Sandbox are consumer focused and should raise awareness of them amongst members to ensure they are utilised fully."

Owen Derbyshire, Panel Member, Legal

cross-market engagement has the potential to benefit the wider sector.⁴⁰ Particular focus should be paid to the following:

- Putting consumers at the heart of LawTech design, testing and implementation;
- Technology and innovation meeting the needs of the most vulnerable;
- Ensuring technology is ethical in design and implementation; and
- Combatting fraud, including the potential increase in fraudulent claims.

Recommended action 2: help to provide opportunities for collaboration

A number of interviewees wanted ACSO to help facilitate commercial discussions between consumer-facing firms and companies focussed specifically on technological solutions.

Firms in the legal sector, particularly those that do not have resources targeted specifically at innovation and/or software development, should collaborate with technological companies and start-ups. However, our interviewees expressed concern that it was often difficult to identify which technology companies would best suit their needs. ACSO, working with other stakeholders, could therefore assist members in identifying appropriate organisations for collaboration, particularly as our membership in the technology sector grows.

“I can absolutely see a great potential in ACSO and the LSCP working together to raise awareness of the consumer benefits of LawTech.”

**Owen Derbyshire, Panel Member,
Legal Services Consumer Panel**

Recommended action 3: establish a code of best practice

In regard to the adoption of new technologies, ACSO should design and set a code of best practice for all members. According to our interviewees, although some useful practice notes and guidance have been published, including by the Law Society and the Information Commissioner’s Office, there is a lack of guidance aimed specifically at consumer protection.⁴¹

In conjunction with the ACSO Code of Ethics, the code of best practice has the potential to help members to protect consumer interests, navigate the challenges associated with LawTech, create a unified approach to LawTech and reduce reliance on peer groups.⁴²

Recommended action 4: set the market standards for vulnerability detection and fraud prevention

At present, including through the ACSO Vulnerable Consumer Group, we focus on how changes in regulation, legislation and market trends may impact upon vulnerable consumers, including children and protected parties. Our objective is to represent these consumers and provide a coherent and consistent voice on their behalf.

⁴⁰ The Association of Consumer Support Organisations (ACSO), [ACSO/ABI Statement of Intent for progressing claims during the Covid-19 pandemic](#), 27 April 2020.

⁴¹ The Law Society, [Using lawtech in your practice](#), 21 May 2020; Information Commissioner’s Office, [Guidance on AI and data protection](#), 30 July 2020.

⁴² The Association of Consumer Support Organisations (ACSO), [ACSO Code of Ethics](#), 05 August 2020.

The impact of technology upon the vulnerable is included within our work, such as within our responses to both the Law Society discussion paper on *LawTech, ethics and the rule of law*, and the Civil Justice Council consultation on *The impact of COVID-19 measures on the civil justice system*.⁴³ The fourth recommended action is to widen the remit of ACSO's current work to include a more comprehensive understanding of the impact of technology and innovation upon vulnerable consumers. By doing so, it is hoped that ACSO will be better able to support innovators, regulators, legal service providers and others with the detection of vulnerabilities within the design and adoption of LawTech.

There are concerns that new technologies could give rise to an increase in fraudulent activity, including false or exaggerated compensation claims. In addition to the detection of consumer vulnerabilities, it is recommended that ACSO aid the detection and prevention of fraud in the civil justice system. ACSO should help facilitate discussions within the wider sector in order to continue the work of the Insurance Fraud Taskforce and find effective solutions to fraud, including fraudulent activity connected with the use of LawTech. Through increased market engagement, there will be less need for government intervention.

Recommended action 5: promote opportunities to develop and adopt LawTech

We welcome the introduction of mechanisms that aid innovation, such as the LawTech Sandbox. It is recommended ACSO continues to promote the use of such mechanisms and the opportunities they provide.

Furthermore, through engagement with government, regulators and other stakeholders, we should work to ensure that the ideas, products and services that are driving genuine innovation in LawTech have consumer interests at their heart.

⁴³ The Association of Consumer Support Organisations (ACSO), [ACSO responds to the Law Society discussion paper on 'LawTech, ethics and the rule of law'](#), 17 November 2020; the Association of Consumer Support Organisations (ACSO), [ACSO responds to the CIC rapid consultation on the impact of COVID-19 measures upon the civil justice system](#), 15 May 2020.

Conclusion

While some fundamental aspects of the law remain constant, there is no doubt that it is undergoing considerable change. This is fuelled in large part by the advent of new technologies as well as COVID-19 and the measures put in place to mitigate its spread.

In response, there is a need for government, regulators, legal service providers and other relevant parties to take action and grasp hold of the benefits that technology and innovation can provide. This will require cooperation across the justice sector, the sharing of learnings and insights and greater investment in LawTech.

LawTech has the potential to democratise the law by breaking down barriers to access and connecting consumers to affordable legal services. However, and to reiterate, this can only be achieved through a coordinated, cooperative approach between relevant parties. It is for this reason that we have made a number of recommended actions for regulators and ACSO members which aim to ensure consumers are at the heart of technological innovations.

The UK legal system is, and always has been, flexible as it adapts to meet changing consumer needs.⁴⁴ Given the global prevalence of jurisdictions based on English common law, the UK has a key role to play in advancing LawTech if it wishes to maintain and enhance its position as a world leader in dispute resolution.

We hope this report and the conversations it helps bring about can play their part.

Further information

If you require further information, please do not hesitate to contact:

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⁴⁴ Courts and Tribunals Judiciary, [The strength of English law and the UK jurisdiction](#), 04 August 2017, p.3.