

Belfast Solicitors Association - Further submission to the Competition Commission

05/09/13

The BSA refers to its previous submissions. We note with interest the analysis and evidence obtained. In the context of Northern Ireland we note that there appears to be a coherent picture emerging that the difficulties in the Northern Ireland market appear to be multi factorial but primarily related to inter alia;-

1. The size of the market
2. The lack of competition
3. The lack of data
4. The broker led system
5. Expenses of employing local NI people.

What is clear is that the value of personal injury claims, and level of legal costs do not appear to be an important factor. We note the evidence of BIBA and their reference to the Judicial Studies Board Guidelines on Personal Injury in Northern Ireland. We refer to our extensive previous work on this issue (that we have forwarded to you). The guidelines do not represent a major factor in claims costs.

We note the lower level of COR in Northern Ireland and feel that this supports our previous submissions and evidence to both the Commission and the Office of Fair trading.

We look forward to reading the provisional report.

Colin Mitchell

Hon Secretary

BSA