

TRUST ME, I'M A LAWYER – MARKETING LEGAL SERVICES IN 2023



White Paper
2022 / 23



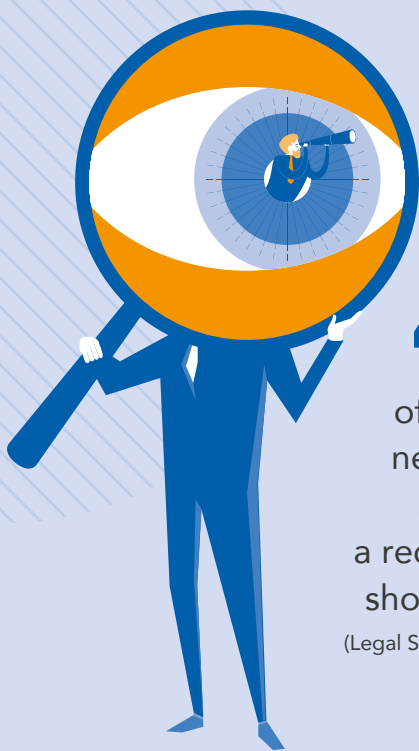
THE MARKET

IN NUMBERS

77%

of those who used a review website found it helpful when looking for legal services

(Solicitors Regulation Authority)



43%

of consumers needing legal services – a record number – shop around first
(Legal Services Consumer Panel)



43%

of callers who left a message did not receive a return call
(insight6)



37%

of email enquiries to law firms received no reply
(insight6)



83%

of firms measure the return on investment for their marketing activities

30%

of law firms are considering an acquisition or merger over the next 18 months



58%

of firms have increased their budget in the last year, and 60% are expecting an increase in the next year



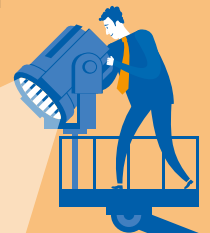
37%

of firms say a mobile-first website is important. 52% say it isn't



42%

of firms undertake competitor analysis



37%

of firms monitor online reviews



58%

of firms say customers are more demanding on service, while 48% feel they are negotiating more aggressively on fees





WELCOME

Welcome to our eighth annual White Paper. One of the benefits of this continuity is that we can track trends over a period of time and so the research we carried out among law firms included some questions that we asked five years ago.

What I can say without any doubt is that law firms have got better at engaging with both prospective and existing clients. Let's not get carried away, however, as they were starting from a low base and there remains a long way to go to instil a customer-focused culture in the law.

There are several surprising results from this year's research, such as the number of firms that still do not have mobile-responsive websites or fail to regularly check online reviews. Other studies highlight errors like not replying to emails from potential clients.

At the same time, there is much to celebrate. Switched-on and savvy firms, such as those we highlight in the case studies, have understood how law firm marketing is changing and are reaping the rewards.

While, as ever, the White Paper reviews the ever-shifting sands of the personal injury market, the fact is that our research findings and advice on where you can improve apply to all law firms, irrespective of their areas of practice. It may be frustrating to see so many basic mistakes but it is exciting also to know how easily they can be fixed.

I am very hopeful that, in another five years, we will be reporting on a market that consistently matches the long-standing quality of its advice with the quality of its marketing and customer experience.

Qamar Anwar
Managing Director, First4Lawyers

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Growth. That's the economic buzzword of the moment. But it's easier said than done across an economy still recovering from the impact of the pandemic.

This had already made life hard for personal injury (PI) lawyers and it became an even greater challenge on 31 May 2021 with the launch of the Official Injury Claim (OIC) portal, staunching the flow of cases from the motor claims market and concentrating those that make it through in far fewer hands.

But if PI lawyers have proven nothing else since the waves of change that have hit them since 1999, it is that they are incredibly resilient. So this year's First4Lawyers White Paper, as well as reflecting on what the OIC has meant for the sector, looks at how PI firms are looking to achieve growth. In doing so, we have mirrored some of the questions we asked in 2017 to gain an insight into the extent to which priorities have changed over the past five years.

It has been a half-decade of significant change in the market – not just in its structure, as it gets harder for smaller firms to make their mark, but in attitude too. PI firms now hear terms such as customer service, client journey, transparency and consumer choice, and do not simply ignore them as irrelevant to what they do (i.e. advising on the law).

This may not have been a comfortable journey, but as the reviews rack up on Google, Trustpilot, ReviewSolicitors and the rest, they have not had much choice. Equally, it is clear that plenty of PI lawyers still have some way to go, as our previous White Papers have shown. But the need to keep existing clients happy to prove to prospective clients that you are the lawyers for them has never been stronger. The PI market may be thinning out, but it remains highly competitive and differentiating yourself remains key.

This all needs to be put into context first. As we go on to explain below, the introduction of the OIC has not brought the reform programme to an end, while the regulatory push towards greater transparency and encouraging consumers to shop around for their lawyer continues afoot.

PI is one of the areas of practice that has been at the forefront of a changing legal market and, though we focus on it in this White Paper, most of the law firms we surveyed as part of our research are not just specialist PI practices and all of the key messages on marketing apply equally whether you do PI, conveyancing, wills or pretty much anything else.

THE UPS AND DOWNS OF MOTOR CLAIMS

Government figures show that, from 680,000 motor claims pre-Covid in 2019/20, in 2020/21 (post-Covid, pre-OIC) there were 432,000. In the year since the reforms have come in, the number has fallen further still, to 387,547 between the OIC (256,314) and the Claims Portal (131,233).

As Matthew Maxwell Scott, executive director of the Association of Consumer Support Organisations (ACSO), has put it: "Given there has been a bounce back in UK traffic levels since then, we would expect the number of road traffic accidents (RTAs) largely to mirror these, but it is simply not the case." So where are the missing claims? He acknowledged that driving habits have changed but said one explanation "must be that genuinely injured people are not claiming when they could".

He added: "This might be because the OIC process is too complex, or simply because they don't know about it. Ministers might count this as a success, but those with an interest in preserving access to justice will think otherwise." From the start of the OIC, fewer than 10% of claimants proceeded without representation – even though the whole idea was that claims could be made without legal help.

Speaking at the PI Futures conference in May, David Parkin, deputy director of civil justice at the Ministry of Justice

(MoJ), declared the first year of the OIC to be a "cautious success" because the number of claims has fallen.

The OIC is far from the finished product. Technical problems have persisted for far too long and the low number of litigants in person raises questions about the whole scheme. As Brett Dixon, secretary of the Association of Personal Injury Lawyers, has pointed out, the system was created, and the tariff set, on the basis that claimants would go it alone, when the reality is that 90% of them use lawyers. It was built on a false premise.

The market continues to wait for guidance on dealing with mixed claims – those with both tariff and non-tariff injuries – which make up two-thirds of those registered on the OIC. This delay will have also contributed to the lengthening time it is taking OIC cases to settle, now up to 175 days. "This is no advertisement for what we were promised would be a state-of-the-art digital journey, built around the needs of the consumer," observed Mr Maxwell Scott.



AND THE REFORMS KEEP COMING

Under the provisions of the 2018 Civil Liability Act, we will not know until 2024 whether the estimated £1bn annual savings the insurance industry is making from the reforms have been passed on to consumers. In the meantime, the government is busy getting on with the next of the seemingly endless stages of PI reform.

That takes the form from next April of fixed recoverable costs (FRC) across the fast-track and for most money claims worth up to £100,000, introducing a new 'intermediate' track for cases worth £25,000 to £100,000. Mesothelioma/asbestos, complex personal injury and professional negligence, actions against the police, child sexual abuse, and intellectual property will be excluded from the new track.

Noise-induced hearing loss cases will be separated out from other employers' liability disease claims with their own dedicated fixed costs scheme, while clinical negligence cases worth up to £25,000 are also set to have their own FRC – using figures suggested by defendants rather than claimants – and revised claims process following a reform programme pushed by the Department of Health and Social Care, which it estimated would save £454m over 10 years. The new system will exclude claims requiring more than two liability experts, claims with multiple defendants, claims involving stillbirths or neonatal deaths, and claims where limitation is at issue.

A report by ACSO soon after warned that small law firms could end up "falling or stepping away" from the clinical negligence market if the FRC were set too low, while firms that stayed in the market would also be "less inclined to accept 'borderline' and complex low-value cases on the basis that it would not be commercially viable" to investigate them.

We do not yet have a date for when the clinical negligence reforms will kick in, nor when the government will respond to a call from MPs on the health and social care select committee to introduce a no-fault compensation scheme for clinical negligence, replacing what they described as the "grossly expensive" existing system based on individual blame.

The committee actually criticised the FRCs, saying they "may compromise access to justice for the poorest claimants". Instead, and in advance of the reform it recommended, the committee urged the immediate introduction of compulsory alternative dispute resolution before any court proceedings were launched, alongside a standardised investigation process for medical errors.

You might think that this was enough to be getting on with, but you'd be wrong. In July, the MoJ proposed making mediation compulsory for all small claims worth up to £10,000, including personal injury, before the case can progress to a hearing – although it did not explain how this would cut across the OIC and Claims Portal.

And finally, we have the Civil Justice Council costs review instigated by the Master of the Rolls, Sir Geoffrey Vos, which is taking a "strategic and holistic look at costs". The review group – chaired by Lord Justice Birss, deputy head of civil justice, and featuring representatives from across civil litigation – is focusing on four areas: costs budgeting, guideline hourly rates, costs under pre-action protocols/portals and the digital justice system, and the consequences of the extension of fixed recoverable costs. Action of some nature is inevitable.

£454m

**Estimated savings over 10 years
from clinical negligence reform**

THE TRANSPARENCY PUSH

It was the Competition and Markets Authority's 2016 review of the legal services market that put transparency and helping consumers to shop around to the top of the regulatory priority list, finding there was not enough information available on price, quality and service to help those needing legal support to choose the best option for them.

Since then, this annual White Paper has been tracking the progress towards achieving it. Measures to impose price and service transparency requirements in certain areas of consumer and business law have been in place since December 2018, with further rules coming into force in November 2019. Last year, the Solicitors Regulation Authority (SRA) wrote to all law firms to demand a declaration that their websites were compliant with the transparency rules and display its clickable logo, and there has been a steady trickle of sanctions imposed on firms not in compliance.

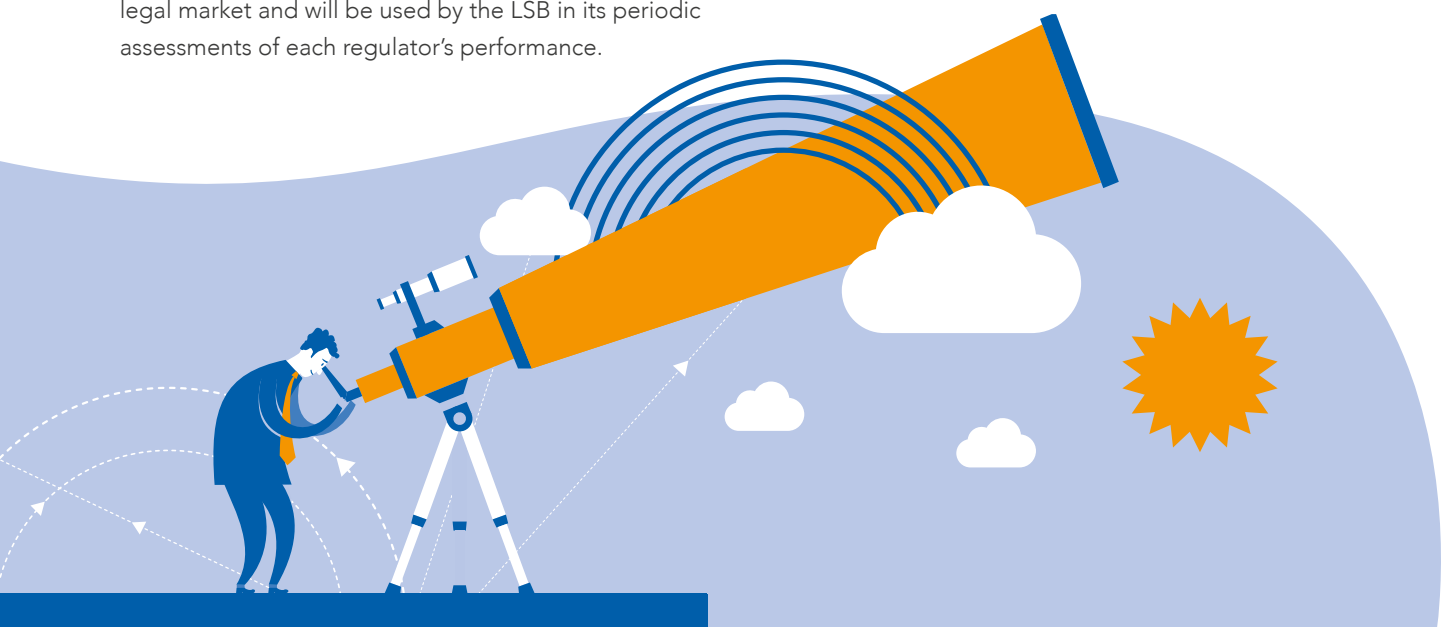
The regulatory focus has now shifted to developing indicators of quality that help people shop around for a lawyer, along with making review and comparison websites (known in official-speak as digital comparison tools, or DCTs) work better for the legal market.

A significant moment came in April, when the oversight regulator, the Legal Services Board (LSB), issued a statutory policy statement on "empowering consumers". The statement sets its expectations of all the frontline regulators, like the SRA, to help consumers navigate the legal market and will be used by the LSB in its periodic assessments of each regulator's performance.

On quality, it requires regulators to ensure "the provision of useful information that best enables effective consumer choice on the quality of legal services providers to consumers".

This should include "as a minimum", providers' disciplinary records and published decisions made by the Legal Ombudsman. Regulators should also consider ways to show the quality of legal services and customer service provided, as well as outcomes of work done. This could include quantitative data on a provider's performance – such as complaints data, success rates and error rates – and customer feedback, ratings and reviews.

The statement specifies too that the regulators are expected to consider "how to facilitate the use of tools that could provide useful and comparable information to consumers, such as digital comparison tools, review websites or a centralised database of regulatory information". They should also look to ensure consumers are made aware of such tools and embed trust among consumers and providers in them.



CONSUMERS LIKE REVIEWS OF LAWYERS

So this is happening, although there is still a lot of work to do to make it a reality. Last year, the SRA ran a quality indicators pilot with law firms, DCTs and other regulators, which closed at the end of February 2022. We are awaiting its evaluation of this and decision on the way forward. In the meantime, the regulator has published the results of surveys of both law firms and consumers on their use of DCTs.

The SRA commissioned YouGov to poll 1,000 people who had used conveyancing, employment or family law services in the past two years. While 88% of them used DCTs for goods and services in general, only 22% did so when searching for a lawyer – although when all the online actions were added together (looking at a website to find suitable firms, industry websites, review and price comparison websites), 41% of respondents used online information.

More than three-quarters of those who used a review website found it helpful when looking for legal services; the most common use was to support/check other information consumers had. More people were influenced by these than price comparison sites; consumers were less likely to be aware of or use price comparison websites for legal services – which is no surprise as they are less common – but 80% of those who did use them were happy with the information they received.

Seven in 10 consumers said it was easy to find and choose a legal adviser, with price the information they were most likely to seek out before making a decision (45% of respondents). This was followed by the lawyer's experience (37%), how quickly the work could be completed (27%), what previous customers thought of the firm (25%) and the lawyer's success with similar work (21%). This is a reminder that reviews can be as much about reinforcing a choice as making it in the first place.

The law firm survey, of 264 practices on the panel of legal technology business Access Group, found that 44% directed clients to submit a review on a dedicated website, with Google Reviews, ReviewSolicitors and Trustpilot the most popular. Three-quarters were satisfied with the website they used – only 3% were dissatisfied – particularly those with paid-for subscriptions, compared to those using free services. Those who did not use these websites cited

“ More than three-quarters of those who used a review website found it helpful when looking for legal services ”



“ Solicitors do not feel price comparison sites can be used to effectively portray legal services ”

having alternative feedback systems in place, concerns about fake or negative reviews, and client confidentiality curbing their ability to respond to feedback.

The SRA report went on: “Comments mentioned the lack of oversight allowing disgruntled former clients and non-clients to post untrue reviews. Respondents also felt that firms with large marketing budgets can pay to appear in searches and have negative reviews removed, leading to an unlevel playing field.” Is this fear overplayed in solicitors’ minds? Perfection doesn’t exist – indeed, consumers tend to be wary of endless five-star reviews. It is how you respond to negative reviews that counts.

Two-thirds of firms that used review websites did so to attract new clients and more than half to reassure clients/demonstrate provision. “More than half also identify good performance via review sites, although this is more prevalent among those with paid-for subscriptions.” Asked to advise of something that client reviews or feedback have prompted them to change, the main themes were improved communication and encouraging reviews.

The report said: “Changes mentioned relating to communication and client service included: amending the frequency of client updates, providing greater clarity in certain areas, learning how to better manage client expectations and combining information so that fewer letters are required.”

There was strong opposition to price comparison sites, with just a single firm surveyed using one. “Respondents explained that they do not feel price comparison sites can be used to effectively portray legal services as price is not the only important variable and each case is different making comparison difficult,” the SRA reported.

“They raised concerns that firms might use inexperienced staff to complete work to keep fees low which could result in poor service; ‘race to the bottom’ was mentioned frequently. Respondents feel it is not often possible to offer an accurate price at the outset having not met with the client as there are many unknowns.”



CONSUMER BEHAVIOUR IS CHANGING

The signs are that all the work to encourage consumers to shop around is working. The annual tracker survey from the Legal Services Consumer Panel – which polled 3,500 people – found that a record number of consumers were shopping around this year (43% compared to 30% in 2021). More than half of people (52%) needing advice on injury claims shopped around, second only to family law clients. Those living in London (61%), those aged 18-24 (56%), 25-34 (61%), 35-44 (63%) and those from an ethnic minority (54%) were the most likely subgroups to shop around.

This was in part due to an expanded definition of what 'shopping around' meant, but providers were making more information available online to facilitate this: 65% of consumers said it was easy to find information about the quality of services in 2022, compared to 51% in 2021. PI firms generally scored above average in terms of the information they provided.

More consumers also felt that they have more choice (82%), continuing the upward trend seen since 2016, when 68% felt this way. "This highlights how important shopping around is to permit legal service users to have more choice," the panel said. Consumers also found it easier to compare the price of services across legal providers, while the proportion of those shopping around recalling seeing information on services, staff or timelines published on their providers' websites continued to increase, reaching 63% this year.

65%

Proportion of consumers who say it is easy to find information about the quality of legal services



WHAT WE FOUND

IRN Research conducted telephone interviews over the summer of 2022 with 100 law firms working in PI – 17 specialist PI firms and the rest with broader practices.

It showed how the OIC has drastically changed the approach of firms to RTA work. Once the staple of a PI practice, the reduced turnover and wafer-thin margins in sub-£5,000 cases mean that, in the main, only the most efficient firms built to handle volume can stay in the market. Word has it that around a dozen firms between them account for around two-thirds of all claims registered with the OIC, an unheard-of level of concentration in what was a diffuse market.

Asked about their strategic reaction to the whiplash reforms, only 30% of those interviewed by IRN say they have retained a commitment to RTA claims, with just 19% expecting to continue to deal with low-value matters – the rest have moved, or are moving, into higher-value RTA claims.

In all, a quarter of the firms surveyed say they have exited lower-value RTA. A fifth have diversified the business – 12 into other PI work and nine into non-PI work – while one in 10 are looking to exit the market altogether.

It's not as if the OIC has encouraged solicitors to stay. Some 70% of those firms with experience of using it agree that the technology just wasn't ready to go live and there are still problems. Almost as many (65%) believe that the OIC is the first step to all claims being dealt with via this process.

Though there have been no reports coming out of the OIC of insurer misconduct – which was a big concern going into it – 28% of firms feel that insurers are trying to take advantage of claimants and only 11% think they have

been “playing fair”. Unsurprisingly therefore, just 26% see potential in the OIC to work for claimants in the long run.

This all presages a major shift in the PI market. Nearly two-thirds of law firms foresee a future where all lower-value claims will be automated and handled by large volume players, their growth driven in part by merger and acquisition (M&A) activity – 58% of firms see the pace of M&A only increasing from now on. A pessimistic 28% predict that insurer alternative business structures will become the major players in the market in time.

With a smaller group of PI specialists likely to deal with the higher-value work, a sizeable minority of respondents (42%) believe that there is a continuing role for small specialist firms.

Whether there may be new names joining the current group of big PI firms is an interesting question. Just under a third of firms in the survey (30%) are considering a possible acquisition or merger over the next 18 months, with half of them either currently in talks about a possible deal or actively seeking one. The main reason they cited for doing so is to become a bigger business, mentioned nearly three times as often as the next option, investment in technology.

Andy Cullwick, head of marketing at First4Lawyers, says he is actually surprised by how many of the sample remain committed to RTA “and pleased to see a sense of resilience in the market given the low percentage that say they will be looking to sell up or run off their business”.

“ Some 70% of those firms with experience of using the OIC agree that the technology just wasn't ready to go live and there are still problems ”

Driving growth

M&A is obviously a high-tariff strategy to achieve growth and IRN found that sales and marketing is unsurprisingly the most popular activity to support a growth strategy, used by 62% of firms. Approaching half (43%) identified IT investment as important “with comments supporting this suggesting that changes in PI processes in the market generally – i.e. more online claims – is driving this”, IRN recorded.

Steps short of M&A, such as lateral hires and buying books of work, were also on the agenda for 37% and 28% of firms respectively, while big-ticket strategies – external investment (6%) and flotation (2%) – are on the table for a few.

IRN went into more detail on marketing and found that firms are ramping up their spending. Six in 10 of the firms surveyed have a dedicated annual marketing budget, rather than spending on a case-by-case basis. Andy Cullwick argues that, by having a reactionary approach to marketing rather than one that is clearly thought out and strategic, the 40% are making a mistake: “This will make it virtually impossible to develop proactive plans to support consistent growth and development.”

Marketing budget	2022	2017
£20,000-£50,000	21%	48%
£50,000-£100,000	42%	22%
£100,000-£200,000	25%	20%
More than £200,000	12%	10%

Some 58% have increased their budget in the last year, and 60% are expecting an increase in the next 12 months to fund digital marketing and more marketing staff. “Many firms note that they are catching up on marketing after limited activity in 2020 and early 2021,” IRN said.

Asked how their firms make decisions on where to spend their marketing budgets, for the majority (55%) it is down to the management/board/partnership. The question is what they take into account when doing so. Competitor analysis was a major factor for 42% of firms and prior performance for 28%.

The fact that the purse strings and planning seem to be in the hands of senior decision-makers rather than a dedicated marketing resource reinforces the suspicion that

most activity is probably ad hoc or reactionary at best, says Andy Cullwick.

We would also have hoped for a more data-driven approach, especially as we are in an era of so much data, although interestingly the number of firms that use competitor analysis has increased from just 12% in 2017.

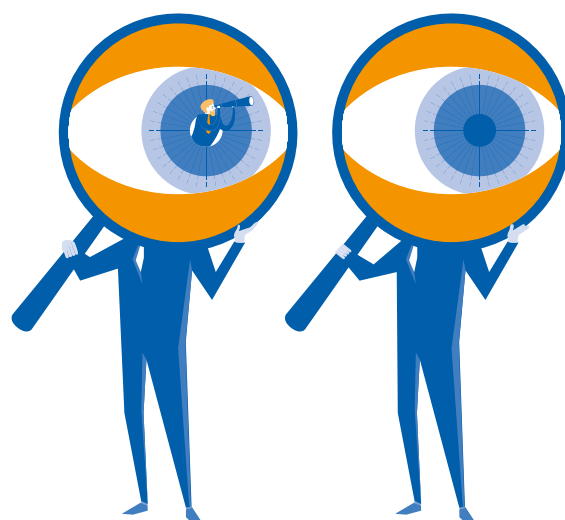
The law firm tactics board

In terms of marketing tactics, online is of course the dominant method – with 84% focusing on their website, search engine optimisation (SEO), content and apps, and 55% using online paid search and display. Firms are also embracing social media, with 70% of interviewees working in firms that engage regularly with social media, a notable increase since 2017. Just under a quarter (23%) are paying for social media services.

Some of the traditional tactics of the recent past – most notably print advertisements and events – have sunk significantly in their use (the latter can at least in part be attributed to Covid), to be replaced by data insights and analytics. Almost four out of 10 use PR services, while a fifth use claims management companies.

Asked which one tactic proves the most effective, 23% cite their website activity, with 14% saying paid search and display. They are followed by social media engagement (12%), paid-for social media services (11%), claims management companies (9%), PR services (8%) and data insights and analytics (8%).

Positively, 83% of firms measure the return on investment (ROI) for their marketing activities – up from 61% in 2017 – but the extent to which this is fed into marketing decisions



is not clear. Most of the firms measuring ROI use a simple process, such as asking new leads and clients how and why they chose their law firm. A majority also monitor conversion rates from leads. This kind of activity should be standard across the market and fed into management meetings – there's no excuse nowadays for not doing this.

Andy Cullwick agrees. "It's encouraging to see that 83% are measuring ROI but with only 44% saying that they use data insight and analytics, I do worry about how forensic these firms are actually being; it suggests that many are working on a hunch rather than meaningful insight."

We also wanted to find out where law firms' spend may move in future, by giving them a list of eight marketing trends and asking how important they are. Artificial intelligence, Facebook and data metrics are the only three that a majority of firms believe to be important to a greater or lesser degree, followed by mobile-first websites. More advanced tactics – personalised marketing, voice search, programmatic marketing and on-demand TV adverts – were only identified as important by decreasing minorities.

Reviewing the review sites

Consumers have changed significantly over the past five years, driven by technological advancement and the pandemic. This is reflected by our survey, which found that 85% of PI firms think consumer behaviour has shifted in that time.

PI firms are in sync with the Legal Services Consumer Panel findings reported above, with two-thirds saying that consumers are shopping around more before choosing a solicitor. The other majority view – stated by 58% – is that customers are more demanding on service, while 48% feel they are negotiating more aggressively on fees too.

Research has always shown a reluctance among clients to complain, but 34% agree that they are now quick to complain if they are not happy, although less likely to go straight online to air a grievance (24% say they are). Slightly more (28%) believe clients are quick to go online to praise good service, which is encouraging.

It is difficult to compare surveys, but IRN found markedly less enthusiasm among PI firms for review websites than the SRA did in its research of a broader group of practices. Just 27% of PI firms encourage clients to post reviews on a specific site, while almost as many (26%) do not use any online review sites at all.

Only 37% monitor online reviews – 10% 'obsessively', 21% 'regularly' and 6% 'occasionally' – while a similar proportion (38%) respond to online reviews. In both cases, this is far too small. Being proactive both limits any damage from negative reviews (and remember, responding well to a critical review can actually boost your firm's reputation) and makes you look like a modern, consumer-focused organisation. It is not hard to set up automatic notifications for when reviews are published and it is amazing that not all of those surveyed do.

IRN adds: "The use of reviews for service improvement and staff morale appears to be limited: only 17% agree that reviews boost staff morale and the same percentage state that they help to find out what is going right or wrong." But readers of our White Paper last year may recall comments from firms that celebrate reviews about the positive impact they can have and actually promote friendly competition between staff.



How do you see the future of the PI market?	%
There will always be a place for small, specialist firms	42%
It will be increasingly dominated by the volume players	58%
The pace of M&A is only going to increase	58%
The government will keep on squeezing fees	38%
Insurer ABSs will eventually be the major players	28%
There will be just a small cadre of specialists to do high-value work – low-value claims will be largely automated	64%

“

Consumers
have changed
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technological
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and the
pandemic ”



Thinking about your firm's business strategy over the next 18 months, which of the following are you likely to undertake to drive growth?	%	Single most important
Sales/Marketing	62	28%
IT investment	43	15%
Lateral hires	37	10%
We will buy a book of work	28	5%
Acquisition of another law firm department/team	17	4%
Acquisition of another law firm	16	4%
Merger with another law firm	12	2%
Don't know	12	32%
External investment from via private equity, a venture capital fund or other external funding	6	0%
Acquisition of a non-legal business	5	0%
Flotation	2	0%
We don't have a growth strategy	0	0%

WHAT THIS MEANS FOR LAW FIRMS

For smaller PI firms, there is a lot to consider: Do you remain in PI at all? Do you refocus away from RTA? How do you attract new clients? How do you ensure they have a good experience and go online to give you a positive review?

Many PI firms have been able to survive the previous waves of reform, but the OIC has proven a challenge at a different level by truly making low-value RTA uneconomic for many, rather than just cutting their margins.

David Johnstone, managing director of Recovery First – which helps law firms exit the PI market – says there are more firms looking to get out but also spies opportunities for some. The impact of reduced revenue from OIC cases will “drive efficiency of process, result in proportional resource applied to outcome achieved and, with the number of rods fishing in the pond, a reduced cost of acquisition – possibly even an opportunity for increased profitability for certain firms.”

But that reduced revenue means RTA work is “not for the faint hearted” and he has in particular seen those who have been in the market for a long time eyeing the exit door – influenced, in some cases, by rethinking their priorities during Covid, as has happened across the economy.

Merger consultant Jeff Zindani, managing director of Acquia Professional Services, says the majority of law firms (not just PI) got through the pandemic relatively unscathed, with many thriving during Covid. But the economic storm clouds are gathering “and, whilst there will be firms that are well equipped to handle a downturn, some are far less optimistic”.

He continues: “Where growth has stalled, rising costs – from salaries to indemnity insurance – mean that some are in danger of imploding if they fail to act decisively. Some are laser-focused on the need to scale up. Indeed, our research published earlier this year suggested nearly half [47%] of managing partners were actively considering M&A in order to grow.

“Others, however, remain in denial, hoping that by continuing to do what they have always done – relying on organic growth and putting a bit extra into marketing spend – they will survive. Perhaps for some, by luck or by having a particularly resilient niche in the market, this approach may work without the need for change. For others, sticking with the old ways will not be enough and the clock is ticking.”

Mr Zindani is not surprised by the findings of the IRN survey – the PI sector is not immune to these trends. “My prediction is that, given the economic downturn and structural changes facing the sector, the scale and pace of consolidation will increase over the next few months. Boutique PI and clinical negligence firms have been highly sought after as they provide almost bullet proof revenue, particularly when the downturn begins to bite.”

At the same time, as Andy Cullwick points out, the survey results indicate “a disparity between market opportunity and firms’ desire to buy in work”. He explains: “With 28% saying they are looking to buy in work compared to 10% wanting to sell it off, firms are going to find it very difficult to actually achieve this. This is reinforced by the number of firms considering M&A as a method to grow.

“The reality is they are going to have to do it the old-fashioned way and find new customers through sales and marketing activities. However, it is also a concern that almost a third of respondents don’t know what strategy will help them drive growth.”

47% Proportion of law firms actively considering M&A



THORNEYCROFT SOLICITORS.CO.UK

Rachel Stow
Managing Director, Thorneycroft Solicitors



When it's a discipline that makes up the majority of your business, it's not an easy decision to stop dealing with that area of work.

In 27 years with Cheshire-based Thorneycroft Solicitors, managing director Rachel Stow says it's the hardest thing she's ever had to do.

Prior to the Civil Liability Act reforms, RTA claims accounted for a substantial amount of the firm's work, with a large proportion falling into the low-value bracket that the OIC portal now handles.

Rachel says: "When the government first announced the reforms, we as a board sat down and modelled how it might work and we decided it wasn't for us.

"It was so long from announcement to implementation that we must have built more than a dozen models, and each one still brought us to the same conclusion. We didn't want to risk the money we had got in waiting to see if the new portal would work.

"It was the hardest thing – to decide not to do something – but I feel we made the right choice."

Thorneycroft, which had been known predominantly for personal injury since its inception in 1991, has retained the catastrophic injury side of its RTA work and its well-established motorcycle accident practice alongside clinical negligence, public and employers' liability.

To make up the shortfall, however, it chose to invest more heavily in its private client offering of conveyancing, family, wills and probate, including opening a second Macclesfield office in the town centre at the height of the pandemic in order to capitalise on footfall.

Rachel says: "When Thorneycroft first started, we were a private client practice so we have always undertaken these areas of work.

"We have really shrunk our RTA department, although we still have thousands of cases which pre-date the reforms.

"We have been forced to make a few redundancies but we have managed to redeploy most of the staff into other areas. That's an impact of the reforms without a doubt."

Such is the poor marketing and performance of the portal that Rachel says they pass any enquiries they cannot deal with onto trusted firms that can, rather than leave people, who are often at their most vulnerable, to navigate the system alone.

"In doing that I feel like I have still fulfilled my duty of client care," she adds.

In terms of its own marketing, the firm has upped spend in order to increase its private client work but this has not been as costly as expected, with most of the additional activity taking place online, and bolstered by Thorneycroft's local profile as a reputable law firm providing a lifetime of legal care.

Rachel says: "The services people require are the same but how they find them and how they want them delivered is different – that's the bit that has changed.

"We enjoy much more online communication with our conveyancing clients, for example, through our app; by contrast, home visits and face-to-face client care is required when dealing with wills, lasting powers of attorney and trust work."

GETTING YOUR MARKETING RIGHT

Andy Cullwick says the results of the survey suggest that many firms are not sufficiently clued-up about marketing activity. This is reinforced by the response to the importance of different marketing tools.

"I'm shocked that 63% of respondents either don't have or don't know if they have a mobile-first website, and that only 21% are investing in their websites. You need to invest continually in your website. If you simply create and launch a site, then it is going to fail."

The focus on Facebook is dangerous, he goes on. "The reality is that Facebook risks becoming the next spam message disaster for the PI industry. It is so overused and poorly executed that I can't see how it is doing anything to help support the reputation of our industry."

Firms need to wise up about social media more broadly. "It's a misconception that social is a cheap or free route to market," he says, noting that though most firms are active on social media, relatively few conduct paid activity. "I suspect if we analysed firms' activity, most will have very few followers and little engagement." It is telling, he adds, that only 12% of firms list social media as the single most effective tactic.

A recent study of top 100 law firm websites by web designer Shape Works shows the danger of not keeping websites up-to-date, rating just one as 'excellent' in terms of page speed for mobile devices – two-thirds had poor speeds. The results were better for PCs, with the proportion rated as excellent for speed rising to 27% and only 10% being poor, but these are big firms with big budgets.

Websites were described as "riddled with broken links", with just 13% being completely free of them, and an average across the top 100 of 225 broken links per site. Just over half of top 100 law firm websites (54%) were not well optimised for searches.

See on page 22 the advice from Andy Cullwick on the key factors that determine where your website ranks on search results.

More broadly, he strongly advises firms not to stop spending in a crisis. Marketing is often the first budget to go when there are worries about the wider economy but, as Covid showed, this can be a mistake – while Coca-Cola slashed its advertising spend during Covid, for example, Pepsi did not and stole market share. "In the long term, it becomes more expensive and difficult to get back to where you were if you reduce your investment," he says.

"The focus should be on maximising what is working for you and doing more of it. Data should be at the heart of your decision making. Make sure you have the right tools in place to be measuring real results and not just working on a hunch or a whim. You really need to understand not only what activities are driving in customer enquiries but also measuring which channels perform most effectively. A channel that drives in an enquiry the cheapest may actually be the most expensive acquisition channel if the conversion to client is particularly poor."

We would strongly advise readers to set up GA4, the successor to Google Analytics. Whilst there are still a number of uncertainties about its effectiveness and what it offers, the reality is that Google Analytics is going to disappear. If you haven't started on GA4, then you are going to lose a chunk of historical performance data.





the INJURY solicitor

Elena Manukyan
Founder, The Injury Solicitor



Turning away clients whose cases fell into the OIC portal was never an option for Elena Manukyan, founder of The Injury Solicitor.

Elena, a partner at her previous firm, decided to go solo in December 2020 – on the brink of a third national lockdown and just six months before the portal's launch.

While some larger firms, already dealing with the pandemic fallout, grappled with whether to continue with lower-value RTA claims, Elena, who estimates they make up around a quarter of her work, saw it as an opportunity.

She says: "Being a new business with lower overheads, it was perhaps an easier decision for me. It felt like a bit of an experiment, but I didn't want to let clients down.

"I tell all my clients during the initial call that they can DIY it, but most people don't feel confident pursuing a claim themselves."

Elena, who also handles public and employers' liability, and cosmetic injury claims from her office in Manchester, has clients who have attempted the portal but found it too complex or had their cases stall and, in some cases, removed with no explanation.

She says: "If you look at the guidance it's overwhelming for me, and I have been doing this for 10 years.

"People often aren't sure if they should even be using the portal, let alone what their injuries are actually worth.

"A lot of clients also put their trust in insurance companies to deal with their cases fairly, but I am not sure that is always happening."

Elena believes claimant firms need to work together to demand a system review. Without pressure, she says the government is unlikely to take action, having already achieved its aims of cutting the number of claims and compensation paid.

But despite a dramatic reduction in the number of accidents recorded, she says she has seen no shortage of work, which includes training other firms in how to use the portal.

She adds: "It feels like quite a lonely space at the moment, but I think now the landscape has become a bit clearer, we will see some firms re-entering the market they initially left.

"There is also still a reluctance from certain firms to reject these claims outright because they are waiting to see what happens with the test cases, and there are a lot of cases that fall outside the reforms."

Elena, who has no marketing budget, generates her work entirely via referrals from other lawyers or through social media.

She believes platforms like LinkedIn, Instagram and even TikTok are an underused resource for a lot of firms, particular larger ones.

She says: "We spend so much time on our mobile phones now and people use social media in the same way they would use Google. They search social media platforms to find what they're looking for.

"Creating interesting content can be time-consuming and you have to be willing to put yourself out there, but I think if firms don't, they are missing a golden opportunity."

SHOP 'TIL YOU DROP?

Whichever survey you believe, there is no doubting that consumers are shopping around more for lawyers. This is a trend that PI firms cannot ignore. We would urge that they should embrace this not just to counter negative reviews but as an open shop window to differentiate and sell themselves.

"I'm stunned but not particularly surprised at law firms' attitudes to online reviews," says Andy Cullwick. "They are clearly not engaged with the process of obtaining and responding to reviews given the view that many are fake. At the very basic level, online reviews are about protecting and developing your brand and are one of the best ways to showcase what you do."

Research consistently shows that recommendation remains the primary way people find a lawyer and many firms are proud of this. But what is a review if not a recommendation? As an example of how important they are, 46% of people who searched for 'first4lawyers reviews' in the first half of 2022 clicked through to read reviews on Trustpilot, compared to 26% who went directly to the First4Lawyers website.

Andy Cullwick says: "This is a confirmed 72% click-through from a search term. Google's own statistics show that typically only 50% of searches lead to a click, therefore people looking for reviews are highly engaged and want to know about a company but are more open to reading independent sources as opposed to what firms are putting on their own websites."

First4Lawyers converts half of enquiries from review-related searches into active clients. Such searches are three times more likely to turn into an enquiry than other PI-related search terms. And here's the kicker – it costs First4Lawyers on average 15% less to acquire these leads too.

Graham Wilkinson, senior partner manager at Trustpilot, says: "In this day and age, displaying social proof and trust signals is a must-have for any business with an online presence. They allow potential consumers to mitigate any risk involved with soliciting your services by adding credibility and generating trust in your offering. Testimonials and reviews tap into the basic human instinct

of following the actions of others, which lower barriers to adoption and will increase usage of your services."

Law firms are understandably wary of low-star or negative reviews, but they need to overcome these concerns. Negative reviews are not the be-all-and-end-all. Indeed, consumers are sceptical of businesses that just have five-star reviews. Instead, you need to up your training and understanding.

Who handles them in your firm and how are they trained to deal with them? Are you responding to reviews of all types in a constructive and helpful manner? Ignoring poor reviews indicates you don't care, but equally you don't want to get into a protracted argument online – most consumers know how to differentiate between a rant and a genuine complaint. You can read our best practice guide to reviews on page 24.

Bigger budgets don't mean better results. You can't pay to remove negative reviews – most paid-for review services have an appeal process. What's more, if you are using the right review service, then you should not be getting fake reviews as you will be able to track every review to know if it is genuine or not.



Lawyers are worried that DCTs will lead to a race to the bottom on price. They will often use the excuse that it is impossible to publish pricing information because it all depends on the specific circumstances of a case. But think of it as a potential client – this is the very thing that they are worrying about. Price information is about trying to offer transparency to consumers within an area that is confusing and scary for them.

There is also no supporting evidence to show people buy based purely on the cheapest price and, when they do, you have to decide whether you want a client like that. The wills market is a good example – while some use cheap or free wills as a loss leader to the eventual probate work, those who want to charge properly can find themselves inundated with requests for free wills. What we at First4Lawyers have done is to put a minimum price on our advertising – while this has reduced the number of enquiries, the quality and conversion rate has gone up.

This isn't too dissimilar to 2013, when success fees became irrecoverable from the paying party in PI. Everyone thought it would be a race to the bottom and no one would get a sensible fee, but market economics means a fee level has been established.

There aren't yet any major price-orientated DCTs in the legal market but there is a push to introduce them. So why wait? Get ahead of the curve and use pricing information to your advantage.

And remember that, while price is always going to be important, consumers also want information on experience, speed, success and customer satisfaction. It may seem like there's a lot of do – and that is why a lot of firms have not done it – but it is not that complicated.



While price is always going to be important, consumers also want information on experience, speed, success and customer satisfaction



For each of the following marketing tactics please say which ones you currently employ and how important they are to your business?	%	Single most effective
Online (website, SEO, content, apps)	84%	23%
Social media – engagement	70%	12%
Online (paid search & display)	55%	14%
Data- insight and analytics	44%	8%
PR	39%	8%
Events	33%	1%
Social media – paid	23%	11%
Claims Management Company	20%	9%
Print	12%	0%
Data – compliance	7%	0%
TV	4%	0%
Don't know		14%

HOW TO PUSH YOUR WEBSITE UP THE RESULTS

For a strong website that performs well in search engine results pages, the first things to get right are the technical performance and the content you are producing. We've put together a few elements to look at to get the needle moving.

Make it mobile. A mobile-friendly website is no longer just nice to have – it's essential. Search engines prioritise sites that work well on mobile since this kind of traffic is growing and, according to Google, a visitor is five times more likely to leave your site if it is not mobile-friendly. Use [Google's Mobile-Friendly Test](#) to help you find out if your site is. Don't forget to maintain accessibility standards across both your desktop and mobile sites to ensure all users can benefit from your content, regardless of ability.

Boost your speed. A fast website will be rewarded by search engines – but perhaps more importantly, it can keep your visitors from getting impatient and leaving. Google again offers a [free tool](#) for this and whether it performs well according to its Core Web Vitals metrics. These show site owners how users experience a page and what specific elements could be improved.

Some helpful ways to boost your site's speed include compressing images so they're smaller but still high quality, reducing the amount of redirected links (if possible) and removing unnecessary code.

Improve internal linking. If there are any broken internal links on your site, search engines will find it more difficult to crawl and index it. That can lead to problems when it comes to rankings. So, make sure you regularly audit your site for broken links and ensure your links all point to the right pages. You can automate this by using tools, like Ahrefs or Screaming Frog, or you can manually review your site's internal linking.

Analyse user intent. Search engines want to see that your content is right for the user that finds it. A user has a specific intention they want to fulfil when they start looking for information online – whether that's informational, transactional or navigational. If your site can meet their intent, it has a better chance of ranking well. So target the most relevant keywords and give users what they are looking for.

Meanwhile, Google recently rolled out its Helpful Content algorithm update, which encourages site owners to ensure someone reading their content will **"leave feeling like they've had a satisfying experience"**.

Update regularly. Search engines reward sites where the content is updated regularly to ensure accuracy and relevancy. In the legal industry, this is particularly important as the law changes, potentially rendering the information on your site out-of-date. Create a plan to review and update your content accordingly. Adding publication dates to your content can signal to search engines and users that your content is fresh, so do not neglect to update it when you review the content.

Display EAT. Google has highlighted expertise, authority and trustworthiness (EAT) as key factors it uses to determine how highly to rank a page, particularly when evaluating websites that affect YMYL – which stands for 'Your Money or Your Life'.

This is about showing search engines that your content will not have any negative consequences for users' finances, health or wellbeing. You can demonstrate your EAT by providing author biographies that detail their experience, highlighting that your firm is regulated and displaying any reviews and awards you've received.

Summary. It's important to remember that search engines want to provide the right results to their users. If they don't, that will lead to a drop-off in users for them. That means they will try to point users to the sites they think offer the most value.

To be considered one of those sites, make sure you're matching your content to the user's intent and providing them with an accessible and valuable resource. The better their experience, the higher your chances of getting your site ranking and driving more traffic.

THE CUSTOMER EXPERIENCE

Improving customers' interactions with solicitors has been the thread running through our White Papers over the years. While some have improved significantly, many have not. Research published in late 2021 said that law firms record lower scores for customer experience than other professional sectors.

Customer experience specialists insight6 gave the legal sector a Net Promoter Score (NPS) of -54. The score is based on how likely customers are to recommend a business to others, and ranges from -100 to +100; research by the London School of Economics shows that, for every 7% increase in a brand's NPS, their revenue will grow by 1% as a direct result.

Accountants did marginally better with a score of -47, insurance and finance achieved -32 and property -30. This compares with scores of 53 for Amazon, 55 for Netflix and 56 for Apple.

For example, mystery shoppers – who went through the full customer journey of a new enquiry across various areas of law, including PI – found that more than a third of email enquiries (37%) to law firms received no reply at all. "Most alarmingly, only 43% were reported to be well-written and grammatically correct. Particularly noteworthy was the difference in the use of jargon," insight6 said.

"While legal firms manage to keep their phone conversations jargon-free (95%), email communication was jargon-free only 65% of the time. Something is going wrong for legal firms between phone and online interactions. Their well-honed skills of speaking plainly on the phone are often lacking when communications begin online."

Jonathan Winchester, chief executive of insight6, says: "What is interesting is that it is not the complex nature of the job, or the expertise required that is letting firms down, but the most basic of day-to-day interactions that are costing them dearly." The survey revealed "a catalogue of basic, and avoidable errors" that caused a breakdown of the customer journey and potentially lost business. "Typically, it is a simple matter of applying emotional intelligence – a human touch – yet the initial contact with legal firms was often the opposite."

Insight6 said webchat was an improving area for law firms. It was offered by only 16% of them, but this was higher than the

figure for accountancy or financial services firms. "Webchat responses were well-written and grammatically correct in 91% of cases. Communication initiated by webchat was also jargon-free 91% of the time. And when follow-up information was promised, it was delivered every time. Perhaps surprisingly, webchat also delivered a human touch – 82% of our researchers reported webchats were helpful and had 'the appropriate empathy'."

Nearly two-thirds of law firms (63%) answered phone calls promptly and within three rings, but only 22% of those answering the calls gave their name. "This lack of personal interaction continued when callers were put through to an expert, with only 60% of those experts giving their own name to the caller."

Researchers said follow-up by law firms was "weak", with 43% of callers who left a message not receiving a return call. Experts sometimes offered to send further information for the client, but in 38% of cases this was not done."

None of this, sad to say, is new to readers of our White Papers and previous research on the same topic. What's frustrating is that all of this is easy to fix with some thought, a plan and a bit of investment.





DEALING WITH REVIEWS: BEST PRACTICE

Andy Cullwick
Head of marketing, First4Lawyers

- Actually asking for a review breeds positivity. Most negative reviews come organically from disgruntled clients. If you fear reviews are going to be negative, then first ask yourself why you think this. But second, if you do not do anything, you will be less likely to get natural positive reviews over negative ones.
- At First4Lawyers, we ask our clients to review us 24 hours after getting in contact and then again three months later. Our first review request is via Trustpilot to ascertain how the initial interaction went. An email automatically goes out to all clients and on average about 20% respond.
- Shaping the way you ask for a review can help you drive the response. Think about the timing and manner of it, the questions you ask, along with who you ask. It also does not have to be the same for all clients.
- You can direct clients' focus, remembering that price is about value for money rather than always about the money spent. For example: "Thank you for using our services. We would love it if you could share a few words about your experience with ABC Lawyers. Could you share your thoughts on the service we offered including the level of service and value for money you received?"
- Try and respond to as many reviews as you can. If you can't respond to them all, make sure those you do comment on are a mixture – just responding to all your five-star reviews is worse than not responding to anything.
- Don't just give a stock response. Vary what you say so readers feel your business personality and values, and make it look like you have spent time listening to what customers are saying.





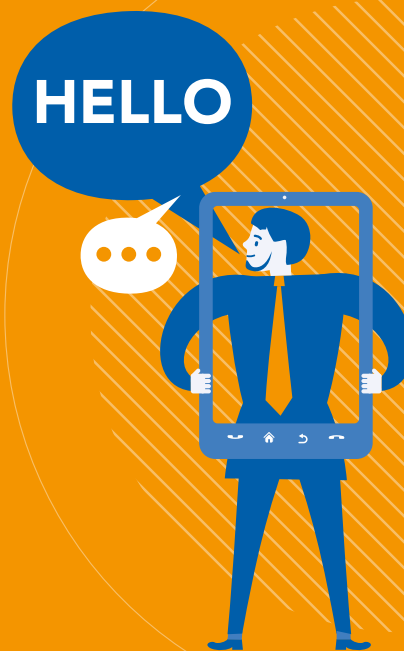
- Make sure you respond to all negative reviews. You do not have to go into detailed levels of response but acknowledge they have been read and highlight what steps you are taking, even if it is just to say you are looking into it in more detail.
- If you completely disagree with the review, think about what you are going to say to ensure it sounds reflective and empathetic enough but does not just inflame the situation. But do not be afraid to disagree with the review in a calm and measured manner. Demanding the client takes the review down is not the way to go.
- Do share the success. Twice a week we circulate a summary of the reviews we have received to everyone in the business. We also run a monthly and annual Trustpilot competition – each member of the team has a star rating based on the reviews they have received and the highest every month wins a prize. This puts customer focus at the heart of what we are doing on a daily basis.
- Most people understandably concentrate on a handful of review websites but there are many more out there and you cannot necessarily control how and where people leave reviews. So claim your profiles, even if you're not going to focus on those sites. Ensure you have set up a Google and Facebook business account so at a minimum you can respond to reviews that you receive. Often you can hide the likes of Facebook reviews so people can leave them but not see them. This is especially useful if your strategy is to use a paid platform to manage reviews.
- Don't just rely on reviews. We follow up with a more detailed customer satisfaction survey once a quarter to clients who have had their case settled. This goes into more detail and asks how well the law firm has worked on their case and looks at issues such as response times, perceived value of the service delivered and outcome versus expectations. This survey has a much lower response rate but allows us to build more of a picture of how we can support our customers, be it panel firms or the clients making a claim.





**Slater
Gordon**
Lawyers

Jenni Baldwin
Managing Director, Slater and Gordon



Like mobile banking – once considered an alien concept – many legal services could be automated in the future, predicts Slater and Gordon’s Jenni Baldwin.

It’s just a case of waiting for consumer behaviour to catch up.

As managing director of the Essential Legal Services division, Jenni and her team have been at the forefront of one of the firm’s pivotal projects – creating a financially viable system whereby victims of lower-value road traffic accidents can still be supported in making a claim.

The answer? Another portal, 18 months in the making but – unlike the OIC – feedback has been largely positive.

“Since the Civil Liability Act reforms were first announced, many firms have exited the market, but we saw it very much as a continued opportunity to grow,” Jenni says.

“We had already invested significantly in our digital offering and it felt like a natural next step, but there was also a real desire to help those clients caught in the middle to still be able to access quality legal services.”

Slater and Gordon’s micase portal is designed around its usability and is constantly being reviewed and refined based on client feedback.

The low number of people using the OIC portal without legal assistance may point to issues with the system, Jenni says. But technical problems alone are not the problem; a cultural shift among consumers is also needed and that will not happen overnight.

“I worked in financial services for a long time and I liken it to mobile banking. That took years but now it’s second nature to most of us and something we all use daily.

“That’s why we’ve always treated this as a medium to long-term strategy. We don’t insist on all of our customers using our portal, although most do, and so we still offer a full onboarding process via the phone if this is needed. It’s a case of ‘you can use it, but we’re not going to abandon you if you get stuck’.”

Slater and Gordon has taken on over 20,000 cases that fall into the OIC portal bracket since the reforms were implemented in May 2021.

Every call is triaged, with relevant RTA cases passed through to a dedicated small claims team, staffed by trained legal advisors, when needed.

Apart from a brief pause during the pandemic when there were no cars on the roads, marketing activity has remained constant, with the majority of work coming from targeted campaigns or third-party referrers.

“In terms of volume, we haven’t seen a return to pre-Covid levels yet but there is steady growth and Slater and Gordon is in a prime position to support,” Jenni says.

“Our omni-channel service, which offers legal help if you need it, exemplifies our continued commitment to supporting the most vulnerable in society.

“But in time, I think largely automated services will become the accepted, recognised norm and something that we will look at for other legal services in the future too.”

THE NEXT STEPS

All of the tools we have talked about in this White Paper will enable you to send the right messages to the market and bring in the right clients for your practice. These are the key issues to start thinking about now:

Speed of service and communication is important.

With more and more clients shopping around, it is imperative that you respond effectively to clients. During opening hours, we at First4Lawyers have an objective of contacting all clients within 15 minutes of receiving an initial enquiry unless they have asked for a specific call-back time. What's more, as soon as we receive an enquiry, we send a text and email acknowledging it and outlining what will happen next.

Out of hours, our 24/7 response team will confirm a suitable contact time for the next day and they will call web enquirers to do the same. Acknowledging that we have received their enquiry is really important within the customer journey.

This may be too much for some, so – more than anything – just respond to clients. It's astonishing that 37% of PI firms don't respond to an email enquiry at all. That's just lost revenue. Why bother doing all that work and spending all that money to encourage people to contact you if you then ignore them when they do?

Don't cut back on marketing in a crisis.

It's encouraging to see that reported investment in marketing has gone up, but we have seen a marked decline in marketing spend over the last two years when analysing the broader market. It is important that any marketing budget discussions are done with marketing representation in the room. Look at the objectives you are trying to achieve and pull together costed plans to achieve them. Then make sure you have the tools to measure if you are achieving them or not.

Work with the data. We measure the outcome of our marketing activity from end to end, looking at not only what drives in initial leads and enquiries but also what value and success they deliver our panel firms.

Consider above-the-line activity. The market is contracting. We are still seeing fewer claims compared to pre-pandemic and there is a direct correlation between a reduction in demand and above-the-line advertising (this means less targeted mass media activity, such as TV and radio). These can still be really useful routes to new audiences.

Look at your website. When did you last review your website's performance? How well does it convert? Do you have a benchmark or target? Have you done a keyword analysis for the type of work you want to see if your site even ranks for it? Are you sending positive signals to Google that will drive potential clients to your business?

Embrace reviews. Be proactive and don't be scared. Of the customers who respond to First4Lawyers' request to review us, 95% leave a five-star rating on Trustpilot and only 2% are three stars or below. Believe in yourself.

Much of this is not especially difficult or expensive, aside from putting in the time to make it happen. If you do, you will reap the rewards.

“ *Speed of service and communication is important. With more and more clients shopping around, it is imperative that you respond effectively to clients* ”

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