NEW BUSINESS MODELS FOR LEGAL SERVICES

PREPARED BY THE UNIVERSITY OF OTAGO LEGAL ISSUES CENTRE FOR THE NEW ZEALAND BAR ASSOCIATION WORKING GROUP ON ACCESS TO JUSTICE

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THE CASE FOR NEW BUSINESS MODELS

There is no shortage of commentators sounding the alarm about the failure of the legal services market and the growing class of people who cannot access legal services.¹ Litigants unable to access legal services include those who do not qualify for legal aid but who cannot afford to pay a lawyer, and those who do qualify for legal aid but view paying back the legally aided sum plus accumulated 8% interest as outweighing the benefits they may get from access to legal aid support.² The rise of litigants in person, both here and internationally, is a signal that the legal services market is failing to cater to a growing segment of the population. While litigants in person have complex reasons for proceeding in person, the unaffordability of legal services is a major factor.³

Lawyers are practicing in a market that is “on the verge of disruption” and “smart firms will take steps now”.⁴ To compete and retain (or grow) their market share, lawyers must offer services that are affordable and convenient, as well as high-quality. As Jordan Furlong comments:⁵

> Given the enormous opportunities contained within the multi-billion-dollar legal market, we shouldn’t even consider ceding the field to new providers. … The good news for the legal profession, and for the people and businesses we serve, is that we don’t have to cede the field to new providers. Lawyers are still in this game, and if we take the right steps now, we will still be the favorites to win it. We already have the expertise and the ethics to provide high-quality legal services. What we need are much better delivery models, based not on our own convenience and financial interests, but on those of our clients.

In this section of the Access to Justice Working Group’s paper, we outline possible innovations to legal services, drawing on examples of new models developing both here and abroad.

It is important to remember that no single model responds to all legal needs. Just as the current dominant model of hourly billing and full carriage of matters does not suit all clients’ needs, new business models will not be a one-size fits all. Many practitioners overseas are diversifying the models they use, offering within their practice various forms of service and fee arrangements.⁶ The paper reviews various service types, delivery models for those services, fee arrangements, funding sources and marketing strategies, which can be combined in different ways to cater to different legal needs. It concludes with some recommendations for action by the New Zealand Bar Association.

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² People who get legal aid may have to repay part or all of their legal aid costs. Interest will also be charged 6 months after the aided party’s case has been finalised at the rate of 8% per year. <https://www.justice.govt.nz/courts-going-to-court/legal-aid/are-you-need-to-pay-back-your-legal-aid/ >
⁴ Harvard Law School Centre on the Legal Profession "Disruptive Innovation in Legal Services" (2015) 2(1) The Practice
⁵ Jordan Furlong "What Makes Uber Tick, and What Lawyers Can Learn from It" (8 June 2016) <https://lawyerist.com/114612/makes-uber-tick-lawyers-can-learn/>. ⁶ It is possible for one service provider (a firm or sole practitioner) to offer a variety of different models, increasing options for clients and meeting the needs of a broader client base. See for example insightBee How are Magic Circle law firms responding to the ‘more for less’ challenge? (June 2015) reporting firms such as Allen & Overy are offering a low-cost hub, document review services, online legal services, contract lawyers and hybrid legal solutions (a mix of traditional and alternative service models).
TYPES OF SERVICE

Full carriage
This is the traditional model of service delivery where the lawyer takes care of the day to day running of a case and the client instructs.

Benefits
- Familiar service model for both lawyers and clients.
- Lawyer maintains a high level of control over communication and strategic decision making.
- Timely identification of ethical issues, allowing them to be addressed appropriately.

Disadvantages
- Expensive for clients.
- Increasingly sophisticated clients want more control of their matters.

Unbundled services
Providing limited assistance to a litigant, on a discrete aspect of their case, with the expectation that they will otherwise be litigating in person. Representation is offered for only particular aspects of the case for example drafting pleadings or affidavits (ghost writing), advice on grounds of appeal, negotiation, strategic advice, legal research, coaching, or appearing in court.7

Advantages
- Access to legal assistance for people who can afford some legal services, but cannot afford to pay a lawyer to take full carriage of the matter (or who cannot pay without creating financial hardship).
- Helps alleviate the burden LiPs are thought to place on the courts and opposing parties (better equipped to litigate in person or represented at strategic moments in the case).
- Tapping into a market of people who can afford some legal assistance but cannot afford full carriage and who would otherwise be unrepresented.
- Good for lawyers who want to reduce the demands of their practice due to situations like family responsibilities. Can work from home, or part-time.8
- Reduction in fee-related complaints. Many complaints are about perceived expensive fees. Limited retainers mean that the client knows exactly what they are getting.
- Focus on efficiency and client's core legal needs.9

Disadvantages of Unbundled Services:
- Low efficiency and practicality of opening a new file just to carry out one task (has led to lawyers doing it for free instead). Could unintentionally create a full retainer.10
- Low monetary rewards as additional time spent recording the advice to protect against future claims of incorrect advice.

8 New Zealand Law Society, above n3.
9 At 3.
10 At 4.
• Difficulty recording limits of retainer and updating retainer when client returned for further assistance.
• Some cases are too complex to be dealt with in an unbundled model.
• Client may not understand advice, so little benefit. Client has to be able to comprehend the advice and its limitations.
• Factual basis may change, increased risk of being accused of having given incorrect advice.
• Difficulty in giving accurate fees estimates for unbundled services. Alternatives to hourly billing should be considered.

Regulatory implications
• The current New Zealand rules are brief and only discuss entry on the record (HCR 5.38) and the circumstances where withdrawal is permitted (HCR 5.41).
• Clear and ongoing support from the NZLS and from the judiciary is needed to ensure lawyers are comfortable offering this service.
• The civil procedure rules in England and Wales specifically exempt the lawyer from having to go on record if they are "appointed only to act as an advocate for a hearing" - CPR 42.2(1)(b). Law Society of England and Wales has published guidelines on unbundling. These include an appended specimen letter, which can be handed to the judge to explain the limits of the lawyer's responsibility. A similar letter for the NZ context might be useful.11
• There have been two recent cases in England and Wales about unbundled services which have resulted in lack of clarity about the limits of responsibility.12 Law Society (England and Wales) chief executive Catherine Dixon called for statutory protection for solicitors delivering unbundled services for acts and omissions which fall outside the scope of their retainer.13

Examples:
• (NZ) [www.lawonline.co.nz](http://www.lawonline.co.nz) - document drafting and advice service run by a single registered NZ lawyer
• (NZ) JustAnswer - US based service offering NZ legal advice
• (NZ) [www.lawspot.org.nz](http://www.lawspot.org.nz) has free legal question and answer service
• (USA) [http://www.legalzoom.com](http://www.legalzoom.com)
• (Canada) The Law Society of Alberta has a Family Law Office of Legal Aid, “which uses limited scope retainers and paralegal to deliver legal services under the supervision of lawyers.”14

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11 Toy-Cronin, above n 7.
12 Minkin v Leisy Landsberg [2015] EWCA Civ 1152 (holding that a solicitor acting under a "defined limited retainer" do not owe a broader duty of care to clients that goes beyond the terms of the retainer) and Sequence Properties Limited v Patel[2016] EWHC 1434 (Ch).
14 Standing Committee on Access to Legal Services Inventory of Access to Legal Services Initiatives of the Law Societies of Canada (Federation of Law Societies of Canada, 29 September 2014) at 17.
MODELS OF SERVICE DELIVERY

Office based
The traditional law firm model where the firm and its support services are housed in a building (or multiple buildings if the firm has a presence in more than one location). Clients visit the firm’s office to consult the lawyer.

There are variations on this model of office based service delivery:15

- A number of firms are provided by a single management company, allowing firms to reduce their overheads
- A shared model where firms practice under the umbrella of a single firm which provides back office services, insurance and assistance in marketing and tendering. This helps to maintain the independence of firms and the quality of the advice that they give.

Online
An online service delivery model uses software, email or other communication technology to provide legal services to clients. The service delivery could be either wholly or only partly online and could be a full-carriage or unbundled service. Services delivered online might include:

- Drafting documents
- Filling out forms
- Video conferencing with a lawyer for advice sessions.

The service may include a portal, with a username and password for each client, allowing them to log into a secure account where they can store documents and receive messages from the lawyer.16 As Stephanie Kimbro explains:17

…”methods of communicating efficiently with technology go beyond merely e-mailing a client back and forth or occasionally using video conferencing to communicate. Online legal service delivery can span from the initiation of the lawyer-client relationship to the final delivery of legal services and payment to the firm for those services online. Access to legal services online can provide an ongoing relationship between the firm and the client that provides superior customer service and long-term legal care beyond traditional delivery methods.

There are different structures for online services including:18
1. Traditional law firm with an online additional or alternative service
2. Completely web-based delivery i.e. unbundled services, provided only online with no formal office space.
3. Virtual law firm where all lawyers work remotely, communicating with each other through technology. Services are offered both online and also in person where required (using leased office space, including ‘hot desking’, or home office facilities).

Benefits of online service delivery:

- Easy access for clients, expanding a firm’s geographic reach and client base thereby creating a new source of revenue.19

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15 Law Society Affordable Legal Services Review (Law Society (England and Wales), May 2015) at 3.
16 Stephanie Kimbro Online Legal Services for the Client-Centric Law Firm (Managing Partner, 5 September 2013) at 6.
17 At V-IV.
18 At 6.
19 At 3.
• Removes or reduces overhead costs.
• More flexibility for the lawyer.
• Efficiency in getting advice to the client.

Disadvantages of online service delivery:
• Privacy and safety concerns, especially where sensitive information is being uploaded online.
• Only suitable for some clients (those very comfortable with technology or not needing a lot of support) and some matters (will not necessarily work for complex matters requiring ongoing representation).
• Costs associated with developing and maintaining online platform.

Regulatory Issues
Internet services are possible under the current regulatory framework as there is no specific requirement for lawyers to maintain a physical address. Issues around provision of online services are considered in the New Zealand Law Society “Practice Briefing for Offering Legal Services on the Internet” (29 April 2013).

Examples:
• (NZ) [www.lawspot.org.nz](http://www.lawspot.org.nz) – pro bono online service with referral to network of private law providers.
• (UK) [www.kestonelaw.co.uk](http://www.kestonelaw.co.uk): “Keystone’s experienced solicitors work from their own satellite offices and clients’ offices whilst a central London office handles the firm’s administration, IT and compliance. Significant savings in overhead are passed directly onto clients who benefit from an attentive service that is unhindered by billing targets and inefficiencies.”
• (Scotland) [http://flexlaw.co.uk/](http://flexlaw.co.uk/): virtual law firm where solicitors work from home and client is provided with solicitor contact details. Solicitor and client communicate according to the client’s preference and can meet the solicitor face to face at the client’s offices or at leased office space.
• (International) [www.allenovery.com](http://www.allenovery.com) - Offers several different online products: (1) premium fee based subscription services; (2) free online services via a portal including their eLibrary and alerts offering; (3) fee based “collaborate” platform to manage client projects securely.

Clinic model
Lawyers, individually or in a group, offering set appointments at fixed or flexible fees. This model is commonly offered as a state provided service (e.g. Community Law Services in NZ) but could be done via public-private partnership or as an addition to another service model e.g. a traditional firm with a drop-in clinic service for unbundled advice.

Benefits of clinic model:
• Bring new clients to the firm
• Put structure around unbundled advice (clinic appointments booked for a clear time frame)

Disadvantages of clinic model:
• Would require careful administration
• Questionable how profitable it would be as a stand-alone service
Examples:

• (Canada) – REFERRALS. Barreau du Quebec supports “summary legal advice services”, like lawyer referral and legal advice hotlines. Funds a lawyer referral service that provides 30 min consultation with a lawyer for $30. Fixed price (10% of disputed amount) mediation service for individuals and for businesses that have maximum 25 employees, if the dispute amount is $35,000 or less.

• The Law Society of Yukon. Members of the public can pay $30 for a 30 minute consultation with a lawyer.20

FEE ARRANGEMENTS
Providing a variety of fee arrangements for clients has the potential to increase access to justice as well as increase lawyers’ revenues. The reputation of lawyers is negatively affected by bad fee charging practices such as:

• Charging substantial fees early in the course of the retainer without regard to the client’s available resources for the purpose of sustaining the action later;
• Brinkmanship billing, in which the client is required to pay substantial fees in the period immediately preceding a crucial Court event, and possibly the trial itself.
• Slavish adherence to time costing without regard to the real value.

Fee arrangements were previously governed by the Law Practitioners Acts of 1933, 1955 and 1982. The Lawyers of Conveyances Act 2006 introduced a complaints process in place of the costs revision process under the previous legislation. Rule 9 of the Client Care and Conduct Rules (CCC Rules) governs the assessment of the fair and reasonable fee for a service provided. The starting point is an examination under r 9.1(a) of “the time and labour expended”. This regulation focuses on time based charging but there are a number of alternative models for charging (although there are statutory exclusions to using alternatives for crime, immigration and family). We consider time based billing and its alternatives, along with the implications within the current regulatory framework.

Time-based billing
Currently the dominant form of billing where the client is charged for time spent on their matter.

Advantages
• It is convenient for lawyers
• It is the focus of the current regulations (time recording and time charging is an arbiter of what is “reasonable”)

Disadvantages
• Shifts the risks of unexpected developments onto the client, which while in some respects protects lawyers, makes clients less satisfied
• Time recording and charging may be misapplied
• May not provide or reflect value for the client
• May reward inefficiency
• May increase client mistrust of lawyers (suspicious over whether the bills are accurate)

20 Standing Committee on Access to Legal Services, above n 14 at 14.
Flat or fixed fee
Lawyers quote a fixed fee for either the whole matter or a defined portion of the case. The bill cannot exceed the quoted amount without prior agreement of the client. This shifts the risk for unexpected developments onto the lawyer.

Advantages
- Provides predictability for the client. This model is gaining significant uptake by corporate clients in the United States.  

Disadvantages
- Likely to suit only matters where there is reasonable predictability about how the matter will proceed. Complex litigation or commercial matters may be too difficult to estimate.
- Possibility it encourages lawyers to avoid doing necessary work on a file (the opposite issue to hourly billing which encourages unnecessary work).

Examples
- LegalZoom is major online provider of fixed-fee personal services, e.g. a divorce from $USD749/couple or Power of Attorney from $USD35.

Value based
Fees are to be charged based on the value of the work completed by the lawyer. The fee is determined, at least in part, retrospectively, taking into account the value of the work. This may include:
- A success fee (or premium) is agreed which becomes due if the outcome of the case is successful.
- A contingency fee calculated as a percentage of the client’s net recovery either by way of settlement or through successful litigation.
- A fixed fee (discussed above).

Regulatory issues
- Over-emphasis in the regulations on time costing is a significant obstacle to the accomplishment of value billing
- A success fee (premium) is permissible however the agreement should specifically exclude or limit calculations based on “time and labour” as set out in r 9.1(a) of the CCC Rules.
- Section 333 of the LCA prohibits any fee calculated as a proportion of the amount recovered. This effectively legislates against traditional contingency fees notwithstanding any agreement with the client. The practitioner can charge based on the contingency of succeeding and recovering damages but the fee must be calculated without regard to the sum recovered.

Subscription based billing
Clients purchase an annual subscription to consult a firm on an ongoing basis. Targeted at small to medium businesses who cannot afford an in-house counsel but need ongoing advice. It can be priced at different ranges (e.g. Standard, Premium, Platinum)

Examples

Legalzoom.com is a major United States provider of subscription based legal services for small business.

**Low Bono**

Low bono is the provision of legal services by lawyers and other legal professionals to low and middle income clients at reduced fees. This is not the provision of a discount on the total bill, but a lower hourly rate (usually 40–50% of the normal hourly rate). These kinds of initiatives are specifically designed for clients who do not qualify for legal aid but cannot afford standard legal service fees.

**Advantages**

- Goes well with internet services and “new technology”, as associated costs are reduced. Inexpensive to set up if using basic supplies.

**Disadvantages**

- Decreased revenue for the lawyer. Have to think about whether it is sustainable to devote entire practice to low bono clients, decrease overheads etc. (pages 12-13)
- May cause some reputational issues as consumers, lacking information about legal services providers, use price as a proxy for quality.

**Examples:**

- (Canada) The Law Society of Manitoba (LSM) has “recruited a panel of lawyers willing to provide family law services at a reduced rate to low and middle income people in exchange for the LSM guaranteeing the payments. Eligible clients pay LSM a monthly amount they can afford.”

- (United States) Incubator programmes to develop low bono service models:
  - Chicago Bar Foundation’s Justice Entrepreneurs Project (JEP) is an 18-month training and mentoring programme for new, entrepreneurial lawyers. The lawyers work in a shared office environment to provide flexible service options. The programme allows them to develop their own practices, in line with principles of affordable and accessible justice. The Chicago Bar Foundation supports the programme including by referring middle-income clients (those who can afford some legal fees but not full carriage) to the JEP programme lawyers. Over 50 lawyers are a part of the JEP network and have participated in the incubator. Many of the alumni provide video advice, unbundled services, flat rates or flexible practice hours in their own firms, outside the JEP.
  - Seattle University School of Law Low Bono Program. The programme for graduates of the University “has three aspects — post-graduate mentoring, low bono-oriented legal education and practice support, and an incubator program providing startup business

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23 Standing Committee on Access to Legal Services, above n 14 at 19.

24 At 15-18.


26 At 9.

27 At 21.

28 http://chicagobarfoundation.org/jep/. Video on the JEP project:
http://www.openlawlab.com/2014/04/15/justice-entrepreneurs-project-incubator-young-lawyers/

29 Herrera, above n at 39.

30 Randy Trick "Legal Incubators - Helping to Hatch Solo Practices" (10 October 2013)
support, including a stipend to cover initial business expenses, for a limited number of attorneys dedicated to serving clients of moderate means”.

**EXTERNAL SOURCES OF FUNDING:**

**Crowd funding**

“Crowdfunding” is the practice of making an appeal, usually on the internet, for the public (the “crowd”) to contribute to the cost of the litigation.

**Advantages**

- Enables fundraising for litigation, particularly against powerful institutions e.g. Government agencies

**Disadvantages**

- More likely to be successful in cases where there is a lot of press or there are “sensational and empathy-emoting, purse-rattling facts”\(^31\)
- Money can be misused or there can be questions about its proper application

**Examples**

- Crowdsourced funds were used to successfully challenge the Electoral Commission’s decision that the satirical song “Planet Key” was an election advertisement.\(^32\)
- The “Justice for Blessie” Givealittle page had raised $156,419 (as at 27 July 2016). These funds are for the family of Blessie Gotingco to bring a case against Corrections alleging negligence.

There is an ever growing number of overseas crowd funding platforms, some of which are specific to law-related fund raising. Examples of these platforms, which typically take commissions of between 5-10% of the funds raised through them, are CrowdJustice (U.K.),\(^33\) which helped the campaign Jenga (Joint Enterprise: Not Guilty by Association) to raise funds to intervene in a Supreme Court appeal that was considering reforming the law of joint enterprise; CrowdDefend (U.S.);\(^34\) Funded Justice (U.S.);\(^35\) LexShares (U.S.);\(^36\) FundRazr (U.S.);\(^37\) and GoFundMe (U.S.).

As more platforms enter the market, more funding options emerge. For instance, Funded Justice, which was launched by Chicago attorney Michael Helfand in December 2014 to help people raise money to hire attorneys who charge flat legal fees, offers both all-or-nothing campaigns and flexible spending campaigns. FundRazr, which WikiLeaks used to raise money for its founder, Julian Assange, the Australian journalist who published official U.S. documents leaked by Army soldier Chelsea Manning in 2010, offers both all-or-nothing campaigns and “keep it all” campaigns.

**Litigation funding**


\(^33\) <www.crowdjustice.co.uk>

\(^34\) <https://crowddefend.com>

\(^35\) <https://www.fundedjustice.com/en>

\(^36\) <https://www.lexshares.com/>

\(^37\) <https://fundrazr.com/>

\(^38\) <https://www.gofundme.com/>
Litigation funding is: \(^{39}\)

“… where a third party accepts liability for some or all costs associated with a dispute, usually in exchange for a share of any proceeds if successful…”

There are at least seven companies currently offering litigation funding (financing) services in New Zealand:\(^{40}\)

- Litigation Funding
- Litigation Lending Services (NZ) Limited
- LPF Group Limited
- Tempest Litigation Funders
- Harbour Litigation Investment Fund (UK)
- IMF Bentham Limited (Australia)
- Quantum Funding (Australia)

New Zealand Courts have proven receptive to litigation funding arrangements to date, although the legal principles are still in a relatively nascent and unsettled form.

**Contingent legal aid fund**

A contingent legal aid fund is: \(^{41}\)

… a recyclable, pooled fund which is financed by money derived from the damages recovered in successful civil cases where the client was supported by the fund. In this way, once up and running, a CLAF would fund litigation for those who don’t have the resources to achieve it and wouldn’t qualify for legal aid. The intention of a CLAF is to facilitate access to justice.

This model is being investigated in the UK by a joint working group of the Bar Council, the Chartered Institute of Legal Executives and the Law Society of England and Wales.

Such funds already exist in Canada, in some cases as a result of Canadian Courts making cy-près awards when it is not practical to distribute all the proceeds of a class action to individual plaintiffs. One such fund is the Access to Justice Fund (ATJF) of the Law Foundation of Ontario, \(^{42}\) which was created in 2009 after receiving a $14.6 million cy-près award in *Cassano v TD Bank*. The ATJF is a national funding source available to make grants to advance access to justice across Canada. Since its launch in May 2010 the ATJF has made grants covering linguistic and rural access to justice, Indigenous peoples legal needs, self-help, family violence, and consumer rights. In 2016 it is seeking to fund projects addressing legal needs of or relating to children and youth; consumers; public legal education, intake and referral; racialized groups; and refugees.

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\(^{40}\) Ibid


\(^{42}\) Refer to < http://www.lawfoundation.on.ca/what-we-do/access-to-justice-fund-cy-pres/ >
Legal insurance
Popular in Germany, legal expenses insurance is unusual in common law jurisdictions. The possibilities for using legal expenses insurance to assist in access to legal services is discussed in some detail in the Jackson Report.43

Legal Services Agency
In recent years, legal aid spending has been reduced through a number of policy measures: the introduction of the Public Defenders Service, the 2014 family justice reforms, lowering the thresholds for accessing legal aid for general civil matters, introducing fees for accessing legal aid and charging interest on legal aid loans.44 Together these changes have meant that legal aid spending dropped from $172 million in 2009/10 to $130 million in 2014/15.45

PAYMENT OPTIONS:

Different payment options are listed below. These are mostly self-explanatory so are discussed only briefly but should be kept in mind as options to increase access to legal services:

Upfront – payment of an amount at the beginning of a retainer is commonly required before a lawyer will begin work on a file. This gives lawyers certainty but may be difficult for some clients to pay.

Deferred – payment is deferred until a fixed date with (or without) interest accruing.

Instalments – the client agrees to make regular payments to the lawyer to settle an account.

Subscription – client pays a subscription to access legal advice over the course of a year (Discussed at page 8 above)

Revenue percentage – the lawyer takes a percentage of an organisation’s revenue until the account for legal services is settled. (Used for start-ups in the U.S.).

Service in exchange for equity - the law firm provides legal services in exchange for a percentage ownership of equity of a company. (Used for starts up in the U.S. but questionable on ethical and regulatory grounds).

MARKETING
While the cost of legal services is usually considered the major factor preventing people from accessing the formal justice system, two other factors have been shown to be at play.46 First, that many people do not conceive their justiciable or legally actionable problems as legal problems. They are instead conceived as a social problem, moral problem, a private problem or just bad

45 Ministry of Justice, above n 45; Ministry of Justice Annual Report (Ministry of Justice, 1 July 2014 to 30 June 2015) at 134.
luck. If legal services are marketed as “legal services” they will miss reaching this latent market. Marketing directed towards “problems with” (e.g. your neighbour, landlord, business partner, at work etc) may increase access to legal services.

Second, middle income people face difficulty in selecting a legal services provider. They prefer to have a lawyer recommended through their own personal network, rather than using impersonal means such as a Law Society list. Sandefur suggests that this finding suggests just lowering prices is not enough:

Expanding access to matching institutions that provide some kind of warrant of quality for providers, such as group legal services plans with performance assessments of serving attorneys, might be one mechanism for assisting people in selecting attorneys.

**Recommendations**

Based on our review of new business models we make the following recommendations to the NZBA. That the NZBA:

1. Promote dialogue with the NZLS, the Rules Committee and the judiciary about removing barriers to offering unbundled legal services and promoting them to the profession e.g. by way of a practice direction from the judiciary, amendments to the High Court Rules and further developing the existing NZLS guidelines.
2. Promote amendment to the Client Care and Conduct Rules that soften the emphasis on time based billing to encourage practitioners to explore other models of billing. Other models of billing offer better value for clients and will promote access to justice.
3. Consider supporting an incubator model such as the Chicago Bar Foundation’s Justice Entrepreneurs Project to support new, entrepreneurial practitioners to develop new business models that focus on offering legal services to currently underserved sectors of the population.

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47 Pascoe Pleasence, Nigel Balmer and Stian Reimers "What Really Drives Advice Seeking Behaviour? Looking Beyond the Subject of Legal Disputes” (2011) 1(6) Oñati Socio-Legal Series

48 Sandefur, above n 46 at 245.
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