

STOKE NEWINGTON
CHAMBERS

Karen Afriyie
Legal Services Board
One Kemble Street
London WC2B 4AN
January 2015

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Dear Ms Afriyie

DRAFT STRATEGIC & BUSINESS PLAN CONSULTATION Indemnity Insurance

As a former practising solicitor, I am troubled by any suggestion that the Bar Mutual Indemnity Fund should be ditched in favour of the “open market” of commercial insurers.

When deciding whether to set up shop as a sole practitioner solicitor-advocate v self-employed barrister, the answer became crystal clear when I discovered that insurance as a solicitor (not holding any client money and practising advocacy only) would cost thousands per year – if I could get it.

My Bar Mutual bill, on the other hand, was £108.00. My being a new barrister was not an issue for Bar Mutual when considering my eligibility for cover.

I simply could not have afforded to set up on my own as a solicitor.

Bearing in mind that there always will be legal consumers who prefer a tailored approach over a Walmart-style behemoth, by ditching Bar Mutual for the false choice of a supposed better deal by a commercially run insurer, you will [run my corner of the legal services sector out of business](#).

If there are specific issues with Bar Mutual (and I have none), then address them. Please do not reinvent the wheel.

Yours sincerely

Kristin Heimark
Barrister

cc: Patricia Robertson QC