I am 41 years old and have been employed as a Conveyancer in Jersey, by various law firms for more than 20 years.

Under the system in Jersey, law firms effectively underwrite all property purchases.

The value of this service and the associated benefit to the local economy (not only to the community but also the taxation raised) was historically recognised with fees which lawyers charged fixed by statute. Under that system competition between property law firms could only be focussed on the quality of service on offer. In my opinion standards under that system remained high.

Under political pressure and the threat of the competition law brought by the States, the legal profession abandoned that arrangement some 10 years ago. Since the downturn circa 2009 a small number of firms began aggressively loss leading to an extent where profit margins may no longer warrant firms accepting these risks.

Many local firms consistently review whether to continue to offer this practice area at all (the firm of Walkers has already made the decision to withdraw it) and the reality is that firms who offer the best quality conveyancing service are least able to survive.

Conveyancing training takes at least 5 years yet only a relatively small number have been trained in this field in the last 30 years such that 44% of this workforce is due to reach retirement age in the next 10 years. I believe there will be an inevitable consequence.

I am obviously not impartial, but it seems to me that the withdrawal of the provision of these services by law firms (or even the reduction in the number of such firms) is detrimental to our economy at least until there is an alternative.

I resist dropping my own professional standards and am lucky to find myself in a firm which remains client focused but am aware that this may itself present a personal risk. Meanwhile many of my counterparts find themselves under commercial pressure from their employers to deal simultaneously with more matters than ever before in an attempt to preserve their livelihoods. Many Conveyancers have had 20%-40% pay reductions imposed upon them in the last 10 years either following or as an alternative to redundancy.

Whilst this information may not directly relate to the subject of this review, I hope that it will inform in some way. I also hope that the panel will take account of the commercial reality in this field and the potential consequences of any directions which it makes upon the individuals who rely on this industry to pay their bills.

Thank you for your time.