<u>NFUM Response to CJC Costs Working Group Consultation</u>

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About NFU Mutual Insurance Society Ltd

The National Farmers Union Mutual Insurance Society Limited (NFU Mutual) is a composite insurer providing insurance, pension and investment products. We are a member of the Association of British Insurers (ABI).

NFU Mutual is a mutual company, founded in 1910. We do not have any shareholders and we therefore do not pay dividends. Our policyholders are members of the company.

We have a gross premium income for general insurance in excess of £1.8 billion.

As a member of the ABI and actively involved in the ABI's Personal Injury Committee the wording of our response will often repeat that of the ABI's response.

Part 1 – Costs Budgeting

1.1 Is costs budgeting useful?

1.2 What if any changes should be made to the existing costs budgeting regime?

Yes.

The principles and objectives of costs budgeting are very useful insofar as they:

- control costs;
- provide parties with details of the likely costs of litigation through to trial and at each stage in the proceedings;
- provides greater costs transparency and supports dispute resolution and commercial settlements;
- supports access to justice. Defendants need to know their costs liability should a defence fail, funders require the information to consider prospects of success and the Claimants need to know the likely shortfall from their damages even if the claim is successful;
- obviates the need for detailed assessments at case end.

Before costs budgeting was introduced for higher value claims, insurers/self-insureds were aware of their own (defendant) costs through initial costs estimates from their solicitors; interim billing; and requests for payments to fund disbursements. Although claimants were also required to provide estimates of costs on the submission of Directions Questionnaires and Listing Questionnaires/Pre-trial Checklists, the reality, in the vast majority of cases, was that the true level of a claimant's costs only became apparent when a final bill of costs was served at the conclusion of the claim. Any discrepancy between earlier estimates and the costs claimed was rarely taken into account by the court on detailed assessment.

In addition, these broad estimates provided no indication of when costs would be incurred and which activities, in any given case, would attract the highest costs.

This uncertainty was removed in lower value claims by the introduction of fixed recoverable costs (FRC). Defendants could predict not only the costs they would pay if a claim settled at a given stage in the claim but also their likely maximum exposure should the claim proceed to trial and the claimant succeed.

To a certain degree, the introduction of costs budgeting for higher value claims provided a similar degree of visibility, but sometimes only to the extent that, for

reserving purposes, the defendant could predict its *possible* maximum exposure to a claimant's costs. In some cases, costs budgeting also introduced a measure of control over costs, with evidence that *some* judges were prepared to reduce budgets below a party's expectations.

The way in which the costs budgets are broken down has also allowed the parties to make more informed judgments about the cost/benefit of attempting settlement at a particular stage in the litigation.

Budgeting also supports access to justice. Funders, such as legal expense insurers require details of their exposure to costs should they lose and specifically in the personal injury market, claimants can be responsible for any shortfall in their solicitors costs from their damages.

However, a number of problems remain:

First, there is the issue of hourly rates (see below).

Secondly, in most cases, budgets are currently set for the whole claim, and created before directions are given so they often factor in a number of contingencies, and are sometimes no more than improved estimates. Provision is made for the budgets to be revised but in relatively restricted circumstances and we have seen applications to vary under CPR 3.15A in only a handful of cases. From the outset, it has been perceived that claimant budgets have been set too high and defendants' too low.

It should be borne in mind that Defendant's budgets, particularly in insurance claims the guideline hourly rates (see below) whereas the Claimant's budgets often seek rates considerably higher than guideline and often factor in considerably more contingencies than the Defendant's budget.

In our experience judges on the whole are considering budgets on a broadbrush approach and are awarding only proportionate costs.Our panel solicitor's data shows that:

- Claimants' estimated costs are reduced by an average of 41%;
- Defendants' estimated costs are reduced by 18%;

Whilst we appreciate some commentators may argue that the above indicates in some instances an inflationary element is added to budgets to provide a buffer against reductions, our position is that this data demonstrates that one of the objectives of costs budgeting, namely prospective proportionate cost control is working in some areas of litigation.

Thirdly, costs budgeting has in some instances increased the length of hearings. But if costs budgeting is dealt with effectively, it can take-up a considerable amount of judicial and court time; but it should be remembered that there is the consequent savings at the end of the case with very few matters proceeding to detailed assessment. To put this into context one of our panel solicitors, DWF, handles 10s of thousands of cost cases per annum but in the last 12 months has had less than 10 cases proceed to assessment. Further, if a judge does not allow the requisite time for budgeting process, in our experience the budgeting exercise can become ineffective.

Fourthly, although the parties are mandated to take costs budgeting seriously, there is a perception that not all members of the judiciary see its true value and/or have any real interest in ensuring that it is afforded the necessary level of consideration. Costs budgeting is not always popular! This may in turn reflect lack of experience and/or training or the pressures on judicial and court time/resource. That said, that is not a reason to abolish cost budgeting; rather amendments can be made to the process to improve it coupled with other areas of reform (see below) that will deliver efficiencies and reduce the pressures on the judiciary, court time and reduce costs.

There are different potential responses to the question of whether budgeting should take place after the directions hearing. One view is that there is no need to budget up to a trial which often does not take place, and that the best approach would be to budget after the directions hearing and then up to the pre-trial review (this approach would also be cost saving). However, the alternative view is that budgeting and directions should not be separated as (i) the budgeting process means that the parties will properly consider the directions, (ii) budgeting often prompts settlement and (iii) delaying budgeting adds to the incurred costs that then fall outside the scope of the budget and need to be assessed. This approach would provide more certainty, which helps insurers with reserving. We see the merit in both approaches, and so our view is that the parties should be able to make representations as to which approach should be followed, depending on the circumstances of the particular case.

1.3 Should costs budgeting be abandoned?

No: for the reasons set out above.

Unless FRC are in place, costs budgeting is far preferable to a return to almost meaningless estimates. An improved process, dealing with a reduced number of cases, should prove more acceptable to those still required to engage in costs budgeting

1.4 If costs budgeting is retained, should it be on a "default on" or "default off" basis?

In our view, costs budgeting should be "default on" at least for proceedings worth less than £10 million, with the court having the option to "turn off" budgets if it believes that this is required. As to whether £10 million is the right level for "default off", we agree that the higher the value of the case, the greater the need for budgets to control costs spend. We would therefore welcome consideration of whether the level for "default off" should be increased, and indeed whether there should be any upper limit for budgeting. Given the current personal injury discount rate, cases are increasingly breaching the £10 million barrier and, even if it appears unlikely that a case will breach the barrier, claimant solicitors may plead the case above £10 million. The options of (i) increasing the level for "default off" or (ii) removing the upper limit for budgeting altogether should therefore be explored, as in any event the court will have the option to "turn off" budgets if it believes that this is required.

More broadly, extending FRC to £250,000 would address some of the issues with costs budgeting (and help given the lack of judicial resources) by reducing the volume of cases that need budgeting. However, given inflationary trends fewer cases are falling within the £100,000 – £250,000 range and so while extending FRC to £250,000 would be welcome, it would only go some way to addressing the issues with costs budgeting.

Another issue not considered by the consultation is that most claims settle prior to litigation and so without the budgeting process. Understanding how and why these costs have been incurred is therefore difficult. There is then the challenge that in litigated cases, the budgeting process still does not deal with the question of the (often large) costs incurred prior to budgeting, which require later assessment if the costs cannot be agreed. This demonstrates that a greater onus should be placed on claimants to outline the costs incurred pre-proceedings, and also supports the case for extending FRC to £250,000.

1.5 For cases that continue within the costs budgeting regime, are there any high-level changes to the procedural requirements or general approach that should be made?

As above, we agree that there is an issue with different judges not applying costs budgeting consistently and that there is a need for more training to improve the skills of judges in relation to costs budgeting. This training should be centrally administered

Part 2 – Guideline Hourly Rates

2.1 What is or should be the purpose of GHRs?

Broadly speaking, the purpose of GHRs should be to (i) provide some degree of certainty over the hourly rates recoverable at the outset of a case and (ii) reduce the need for judicial resource during or at the end of the case. However, in practice GHRs are not achieving these aims and do not reflect increasingly rapid changes to working practices, the use of technology and digitisation, particularly remote working and remote hearings. We along with other ABI members are therefore supportive of the proposal by Keoghs (see appendix below) to move away from GHRs and introduce fixed hourly rates. This would bring considerable benefits to the parties and to the administration of justice in terms of:

- Certainty and transparency of rates. This would be beneficial for both claimants and defendants (for example, certainty helps insurers with reserving).
- Reducing court time, including at detailed assessment hearings.
- Fewer hearings, which is important given court backlogs and current court capacity.
- Incentivising early resolution without a hearing.
- Promoting competition between solicitors on rates.

While consideration would need to be given as to whether different areas of law would be appropriate for the introduction of fixed hourly rates, we believe that personal injury in particular would be an appropriate work type. This is because there is a significant volume of personal injury cases which result in claims for costs within a relatively small bandwidth of complexity.
We agree with the Keoghs proposal that a move from GHRs to fixed hourly rates would most likely need approval from the MoJ. Keoghs also propose that the MoJ establish a Rates Inquiry Committee (RIC) to set fixed hourly rates, with the CJC not having a role in setting rates. While careful consideration would need to be given to the mechanism and metrics for setting and reviewing rates, we note the limited resources of the Foskett and Stewart Committees. We would therefore stress that, whichever body or bodies has a role in setting rates, it would be imperative for them to be adequately resourced to do so and take a proportionate approach.

Keoghs also propose the following in relation to the mechanism and metrics for setting fixed hourly rates, which in substance we agree with:

- That the RIC should (i) be chaired by a High Court Judge with experience of costs assessment and (ii) consist of professions which the Judge considers will be able to assist the RIC in achieving the objective of setting fixed hourly rates. Members of the legal profession and representatives of those with a vested interest in the review (e.g. insurers) should be excluded from appointment.
- That the RIC should have full investigative powers (including access to legal practice accounts), the power to hear evidence upon application from stakeholders and the power to commission and obtain independent expert evidence.
- That there would need to be a mechanism to ensure fixed hourly rates are not only maintained at a reasonable and proportionate level, but also provide sufficient levels of profitability to ensure access to justice is maintained. The level of increase in fixed hourly rates should be aligned to the change in the expense of doing the work over time.

As above, we are supportive of the Keoghs proposal to move away from GHRs and introduce fixed hourly rates, and are also of the view that:

- It is important the process of setting rates has transparent governance which commands the confidence of both claimants and defendants, there is a clear methodology for setting rates and that a comprehensive evidence base is available from both claimant and defendant solicitors. Evidence should also be available on the cost of judicial sitting days.
- Law firm cost reductions (e.g. due to automation and case management systems) and other benefits/efficiencies (e.g. due to changes in working practices, the use of technology and digitisation) should visibly flow through to the assessment of rates.
- Careful consideration would need to be given to any potential exceptions to the rates.
- Assuming rates would still be regional rather than national, the risks of geographic arbitrage would need to be controlled.

- A review of rates every five years would be proportionate given the resources which will likely be necessary for setting rates.

In response to the wider points raised by the consultation:

- In our view, summary assessment without GHRs should be avoided as there is a risk that it would be arbitrary. In our view, there should be as little deviation as possible from GHRs in either summary or detailed assessment. This would enable the parties to have greater certainty, limit the matters at issue and focus on the time aspect rather than the rate.
- The new value limit for fixed recoverable costs (FRC) of £100,000 will, to a certain extent, address some of the issues with the GHRs regime, namely the lack of certainty and the increasing need for judicial resource. Partly for these reasons, we would support the principle of a further extension of FRC to £250,000 (as recommended by Lord Justice Jackson). However, in our view extensions to FRC are not a substitute for a move from GHRs to fixed hourly rates, which would meaningfully reduce the need for judicial resource and provide certainty and transparency of rates. This is important given court backlogs and current court capacity, and would be beneficial for both claimants and defendants (for example, certainty helps insurers with reserving).
- We agree that, regardless of any move from GHRs to fixed hourly rates, the question of geography and banding needs to be considered and future reviews should be based on actual settled cost data. In our view, GHRs do not reflect increasingly rapid changes to working practices, the use of technology and digitisation (particularly remote working and remote hearings), which is increasing the risks of geographic arbitrage. These risks would still need to be controlled in the event of a move from GHRs to fixed hourly rates (assuming rates would still be regional rather than national).

2.2 Do or should GHRs have a broader role than their current role as a starting point in costs assessments?

We agree that GHRs should have a role in consumer and small business protection in the purchasing of legal services, in the protection of litigants in person, and in

enabling regulated providers of legal services to comply with their regulatory obligations such as to provide regular costs estimates and transparent pricing for their clients. However as above, in our view the GHRs regime is not providing sufficient certainty over the hourly rates recoverable at the outset of a case. A move from GHRs to fixed hourly rates would provide meaningful certainty and transparency of rates and therefore (i) improve consumers' ability to gauge the reasonableness of solicitor and own client costs estimates and (ii) better enable regulated providers of legal services to comply with their regulatory obligations.

2.3 What would be the wider impact of abandoning GHRs?

We are supportive of a move from GHRs to fixed hourly rates for the reasons set out above. While as above consideration would need to be given as to whether different areas of law would be appropriate for the introduction of fixed hourly rates, we believe that personal injury in particular would be an appropriate work type. This is because there is a significant volume of personal injury cases which result in claims for costs within a relatively small bandwidth of complexity. Although fixed hourly rates are unlikely to be appropriate for Court of Protection matters, we do not envisage fixed hourly rates having any adverse effects in respect of personal injury litigation and in our view, there would not be an impact on the provision of litigation funding. The greater certainty of fixed fees may in fact assist in securing litigation funding.

2.4 Should GHRs be adjusted over time and if so how?

Our preference would be for a move from GHRs to fixed hourly rates for the reasons set out above, but we agree that, in any event, the level of increase in rates should be aligned to the change in the expense of doing the work over time. It is important that rates are not only maintained at a reasonable and proportionate level, but also provide sufficient levels of profitability to ensure access to justice is maintained. In principle, we support the mechanism and metrics proposed by Keoghs for setting fixed hourly rates (please see our answer to question 2.1 above) and also consider that, if there is not a move from GHRs to fixed hourly rates, this could still provide a basis for adjusting GHRs over time. It is also important that, in any event, law firm cost reductions (e.g. due to automation and case management systems) and other benefits/efficiencies (e.g. due to changes in working practices, the use of technology and digitisation)

visibly flow through to the assessment of rates. As above, in our view (i) future reviews should be based on actual settled cost data and (ii) a review of rates every five years would be proportionate given the resources which will likely be necessary for setting rates.
One caveat to this is that using data from costs assessments does not account for the large proportion of claims which settle without a costs assessment. Indices such as RPI, etc. are therefore a better indicator, as the hourly rates recoverable should be by reference to the costs of running a legal practice (of which salary is a large element), with a reasonable element for profit. This is more of a commercial exercise than one that needs to look at costs allowed in specific cases.

2.5 Are there alternatives to the current GHR methodology?

We are supportive of a move from GHRs to fixed hourly rates for the reasons set out above. We believe that personal injury would be a particularly appropriate work type for fixed hourly rates, as there is a significant volume of personal injury cases which result in claims for costs within a relatively small bandwidth of complexity.
However, regardless of whether fixed hourly rates are introduced, future reviews should be based on actual settled cost data, with the level of increase in rates being aligned to the change in the expense of doing the work over time. The current GHR methodology does not reflect increasingly rapid changes to working practices, the use of technology and digitisation, particularly remote working and remote hearings.
We also support the principle of a further extension of FRC to £250,000 (as recommended by Lord Justice Jackson), which would make more cases and value bands subject to FRC and thereby address some of the issues with the GHRs regime. However, in our view extensions to FRC are not a substitute for a move from GHRs to fixed hourly rates, which would meaningfully reduce the need for judicial resource and provide certainty and transparency of rates.

Part 3 – Costs under pre-action protocols/portals and the digital justice system

3.1 What are the implications for costs associated with civil justice of the digitisation of dispute resolution?

There can be little doubt that well designed and robust digital processes to include digitisation of dispute resolution should serve to increase efficiency and settlements, reduce court time and costs.

Any online process which allows information to be inputted (or updated) once and then accessed by all interested parties must inevitably lead to considerable savings in time and therefore cost.

The above is however predicated on the assumption that the systems are robust and sophisticated and there is sufficient funding to achieve objectives. An example of shortcomings with the digitisation programme is the Damages Claims Portal, in broad terms, lack of functionality, no API and the additional cost of this mandatory process to professional users. Online processes must fully reflect, and have embedded within them, the applicable PAPs, Civil Procedure Rules, and timeframes with proper consultation and engagement in design and build, tapping into professional users resource and expertise, from users and robust user testing prior to implementation with technology to streamline the process, e.g. APIs.

3.2 What is the impact on costs of pre action protocols and portals?

A distinction must be drawn between pre-action protocols (PAP) where no provisions are made for costs and those which involve portals and rules as to costs consequences.

This paper addresses only those situations where no costs provisions apply.

PAPs are potentially valuable means by which proceedings may be avoided. This will be even more the case if there are reinvigorated PAPs, following the CJC's work on the PAPs, under which the full and proper exchange of information is enforced; some form of ADR is expected to take place; and there is a stocktake resulting in the conduct of the parties to date coming under scrutiny.

The problem this creates is that all parties to a dispute will be obliged to front-load costs to an extent (even if there are savings where trials are avoided). There needs to be a mechanism, in non FRC cases, whereby the parties are provided with some indication of the other parties' estimated costs to a given stage or stages. For claimants this estimate must become a reference point should the claim settle (with or without proceedings) and a claim for costs is made. Less emphasis should be placed on defendants' cost estimates, given that defendants are often playing a reactive role in the early phases of a dispute.

A costs review may be appropriate as part of the ADR phase. This should be in the form of a 'best estimate' to which reference back could be made at the costs budgeting stage, should the claim not settle. For example, a party declining to agree another's costs budget could state as one ground that it bore no relationship to that party's estimate at the pre-action ADR stage.

This would undoubtedly assist both parties during the ADR process. What is proposed would not involve any material duplication of work, as the cost estimate prepared for the ADR stage would merely need updating and formalising (i.e., be placed in the appropriate columns) for the post-directions cost budget.

Separately we believe there needs to be caution to any extension of costs shifting in a pre-action matter. Costs shifting is already provided for in the pre litigation portal processes. In other pre-action matters, if as part of the settlement there is an agreement to pay costs, the claimant can proceed via the Part 8 process for assessment. There should not be an extension of costs shifting per se as part of the amendments to the PAPs. The defendant needs to be protected against opportunistic and vexatious claims and the considerable expense they may need to go to in order to defend or fall foul of sanctions for lack of pre issue engagement.

3.3 Is there a need to reform the processes of assessing costs when a claim settles before issue, including both solicitor own client costs, and party and party costs?

While we agree that there is a need to reform the process of assessing solicitor own client costs when a claim settles before issue, in our view the appropriate process is to await the outcome of the Court of Appeal in *Belsner* and then consider what (if any) legislative reform would be desirable and achievable. We also consider that, at this stage, other initiatives such as the reform of costs budgeting and GHRs should take priority.
Regarding party and party costs, as the consultation notes the amount of party and party costs incurred in a claim that settles pre-issue might be disputed, in which case such costs can be assessed by the court. We agree that where appropriate, more pre-action protocols (and other dispute resolution services) ought to include self-contained rules on party and party costs, which would provide certainty. For example, the low value RTA pre-action protocol makes express provision for the payment of fixed costs by a defendant at various stages – without the need for any court-based assessment – and we would support other protocols making similar provision where appropriate. We would also support consideration of using the Serious Injury Guide as a ‘best practice’ addendum to the rules.

3.4 What purpose(s) does the current distinction between contentious business and non-contentious business serve? Should it be retained?

In our view, it is not clear that the distinction between contentious and non-contentious business necessarily serves a useful purpose. The idea of a pre-issue settlement being non-contentious work may be difficult to reconcile. This is because regardless of whether a claim was issued, there was clearly a dispute between parties that was most likely regulated by a pre-action protocol, designed amongst other things to reduce the prospect of litigation. However, we would not support removing the distinction between contentious and non-contentious work without careful consideration of what the implications of this would be. Non-contentious work, for example, can be done on any costs agreement and it is important to retain this flexibility.

Part 4 – Consequences of the extension of Fixed Recoverable Costs

4.1 To the extent you have not already commented on this point, what impact do the changes to fixed recoverable costs have on the issues raised in parts 1 to 3 above?

As above, the new value limit for FRC of £100,000 will, to a certain extent, address some of the issues with the GHRs regime, namely the lack of certainty and the increasing need for judicial resource. Partly for these reasons, we would in principle support a further extension of FRC to £250,000 as recommended by Lord Justice Jackson (although in our view, extensions to FRC are not a substitute for a move from GHRs to fixed hourly rates). We support the principle of an extension of FRC to £250,000 as this could be of considerable benefit in bringing greater certainty and clarity in terms of legal costs. In our view, the case for any possible exemptions should be carefully considered given the considerable benefits this new value limit for FRC could bring.
Similarly, as above extending FRC to £250,000 would address some of the issues with costs budgeting (and help given the lack of judicial resources) by reducing the volume of cases that need budgeting. However, given inflationary trends fewer cases are falling within the £100,000 – £250,000 range and so while extending FRC to £250,000 would be welcome in principle, it would only go some way to addressing the issues with costs budgeting.
While an extension of FRC from £100,000 to £250,000 would be significant, it should be noted that (i) the real terms of value of £250,000 is different now than when Lord Justice Jackson recommended FRC of £250,000 in 2010 and (ii)

inflationary trends in principle strengthen the case for an extension of FRC to £250,000. In addition, although we support the principle of an extension of FRC to £250,000, it is important to note that we would first need to consider:

- The impact of the new value limit for FRC of £100,000, including the impact on litigation behaviours;
- The impact of any changes to costs budgeting and/or GHRs; and
- The rules underpinning an extension of FRC from £100,000 to £250,000, which should preclude the outsourcing of work to counsel at high cost when this is not necessary and be clearly drafted. We agree with FOIL that given satellite litigation which has arisen on the minutiae of the rules in the past, delivery of the policy objectives behind FRC is clearly dependent on the detail of the rules. Any ambiguity or imprecision has the potential to work against the objectives of the regime and lead to unintended consequences, so clear drafting of the rules will be critical.

Once the above is known, the case for an extension of FRC to £250,000 will be clearer.

4.2 Are there any other costs issues arising from the extension of fixed recoverable costs, including any other areas in which some form of fixed costs or cost capping scheme may be worthy of consideration? If so, please give details.

The recommendations of Lord Justice Jackson's 2017 report[1] should also be revisited as appropriate.

4.3 Should an extended form of costs capping arrangement be introduced for particular specialist areas (such as patent cases or the Shorter Trials Scheme more generally)? If so, please give details.

We do not have any comments in response to this question

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[1] https://www.judiciary.uk/wp-content/uploads/2017/07/fixed-recoverable-costs-supplemental-report-online-2-1.pdf, page 133

Appendix

Introduction

1. The court rules setting out the basis of assessment of hourly rates are complex and provide the court with discretion as to the rates a party may recover from another. As a result, the courts are regularly asked to resolve disputes where the hourly rates are the primary issue between the parties.

2. In order to provide some consistency, the judiciary consult periodically on guideline hourly rates which are intended to be a starting point when assessing the hourly rates recoverable between the parties. These consultations have been beset with difficulties over the methodology, the lack of evidence and the recommendations are the subject of much criticism which has been acknowledged by both the former[1] and now the current Master of the Rolls.[2]

3. The purpose of this paper is to explore whether there is better way? One which will provide certainty over the hourly rates recoverable at the outset of a case and one which will not require judicial resource during or at the end of the case.

Fixed Hourly Rates

4. Fixed Hourly Rates ("FHRs") are the hourly rates which one party can recover from another for every hour allowed upon assessment. FRHs are recoverable irrespective of the hourly rate the solicitor has agreed with their client. They are an exception to the indemnity principle.

5. FRHs would bring considerable benefits to the parties and to the administration of justice in terms of:

   a. Certainty and transparency – Clients and practitioners will have certainty and transparency as to the hourly rates that can be recovered between the parties.
   b. Reducing court time - FHRs would increase the likelihood for agreement of costs budgets and reduce the amount of court time needed to deal with costs budgeting, resulting in a reduction in the current court backlog.
   c. Fewer hearings - FHRs would increase the likelihood of settlement reducing the number of assessments. Recoverable hourly rates are usually a significant issue between parties upon assessment.
   d. Reduced time at detailed assessment hearings – FHRs would remove all objections over whether the funding arrangement was compliant and over whether there has been a breach of the indemnity principle. The length of assessment hearings would be reduced because hourly rates would no longer be argued and determined.

[1] Lord Justice Dyson MR in his GHR consultation conclusion of 28 July 2014 and April 2015
[2] Lord Justice Vos MR in his GHR conclusion on 17 August 2021

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