

CIVIL JUSTICE SYSTEMS

# Delivering Collective Redress

*New Technologies*

Christopher Hodges  
Stefaan Voet

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## DELIVERING COLLECTIVE REDRESS: NEW TECHNOLOGIES

This book charts the transformative shifts in techniques that seek to deliver collective redress, especially for mass consumer claims in Europe. It shows how traditional approaches of class litigation (old technology) have been eclipsed by the new technology of regulatory redress techniques and consumer ombudsmen. It describes a series of these techniques, each illustrated by leading examples taken from a 2016 pan-EU research project. It then undertakes a comparative evaluation of each technique against key criteria, such as effective outcomes, speed, and cost. The book reveals major transformations in European legal systems, shows the overriding need to view legal systems from fresh viewpoints, and to devise a new integrated model.

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Volume 7: *Delivering Collective Redress: New Technologies*  
Christopher Hodges and Stefaan Voet

# Delivering Collective Redress: New Technologies

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## LIST OF ABBREVIATIONS

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ABF	Arbitro Bancario Finanziario (Italy)
ABTA	Association of British Travel Agents
ADR	Alternative Dispute Resolution
AEEGSI	Regulatory Authority for Electricity Gas and Water (Italy)
AGCM	Autorità Garante della Concorrenza e del mercato (Italian Competition Authority)
ATM	automatic telling machine
B2C	Business to Consumer
BEUC	European Consumer Organisation
CAT	Competition Appeal Tribunal (UK)
CJEU or ECJ	Court of Justice of the European Union
CCOIC	China Chamber of International Commerce
CIVI	Commission d'indemnisation des victimes d'infractions (France)
CMC	Case Management Conference
CNL	Confédération Nationale du Logement (France)
COJEF	Consumer Justice Enforcement Forum
CPAs	Continuous payment authorities
CPC	Commission for Protection of Consumers (Bulgaria)
CPC Regulation	Regulation (EC) 2006/2004 on consumer protection cooperation, replaced by Regulation (EU) 2017/2394 on cooperation between national authorities responsible for the enforcement of consumer protection laws and repealing Regulation (EC) No 2006/2004
CMA	Competition and Markets Authority (UK)
CMC	Claims management company
CRA	Consumer Rights Act 2015 (UK)
CREG	Commission for the Regulation of Electricity and gas (Belgium)
DKK	Danish Krone
ECC-NET	The EU Network of European Consumer Centres
EU	The European Union
FCA	Financial Conduct Authority (UK)
FIN-NET	The EU Network of Financial ADR bodies
FGA	Fonds de garantie automobile (France)
FGTI	Fund for acts of terrorism committed on the French territory (France)
FOS	Financial Ombudsman Service (UK)
FSA	Food Standards Authority (UK) or (pre 2010) Financial Standards Authority
FSMA	Financial Services and Markets Authority (Belgium)
GAR	Guaranteed annuity rates

GLO	Group Litigation Order (England & Wales)
GRG	Global Restructuring Group (of RBS)
HIV	Human immunodeficiency virus
IHRPs	Interest rate hedging products
ILR	The US Chamber's Institute for Legal Reform
IVASS	Insurance Supervisory Authority (Italy)
JIHMO	Jyske Invest Hedge Markedsneutral-Obligationer (Denmark)
KapMuG	Kapitalanleger-Musterverfahrensgesetz (Germany)
LSC	Legal Services Commission (UK)
MEP	Member of the European Parliament
MMR	Measles, mumps and rubella
NCA	National Competent Authority
NAO	National Audit Office (UK)
OECD	Organisation for Economic Cooperation and Development
Ofcom	Office of Communications
Ofgem	Office of Gas and Electricity Markets
OFT	Office of Fair Trading (later replaced by the CMA)
Ofwat	Office of Water Regulation (UK)
ONIAM	Office National d'Indemnisation des Accidents Médicaux, des Affections Iatrogènes et des Infections Nosocomiales (France)
ORR	Office of Rail Regulation (UK)
OS	Ombudsman Services (UK)
QOCS	Qualified one-way cost shift
PLN	Polish złoty
PPI	Payment protection insurance
RBS	Royal Bank of Scotland
RCV	Regulated capital value
RESA	Regulatory Enforcement and Sanctions Act 2008 (UK)
SEK	Swedish Krone
SME	Small and Medium-sized Enterprise
TFEU	Treaty on the Functioning of the European Union
TPLF	Third party litigation funding
UK	The United Kingdom of Great Britain and Northern Ireland
US and USA	The United States of America
VZBV	Verbraucherzentrale Bundesverband (Germany)
WBZ	Wettbewerbszentrale (Germany)