

## Biographies of Assessment Panel

### Chris Smyth

Chris is a management and business consultant.

Chris Smyth was admitted as a solicitor in 1980 and worked for 10 years with a large regional firm. He then moved in-house with the mortgage lender Cheltenham & Gloucester Plc where he undertook a variety of management and legal roles, and in the latter years was appointed Head of Legal Services and Company Secretary to Cheltenham & Gloucester.

Chris retired from C&G in 2010 and is currently a Management and Business Consultant. He has been involved in a variety of projects for a number of different clients.

### Tracey Carr

Tracey Carr is a financial crime manager with responsibility for mortgage fraud strategy at Santander.

She has worked at Santander for 14 years managing many teams within the fraud department. Her primary focus during her time at Santander has been looking after the Mortgage Fraud Application Team, and more recently specialising in mortgage fraud strategy.

Tracey is also the external representative at all mortgage fraud meetings, and sits on the Council of Mortgage Lenders Financial Crime Panel Group addressing various issues including CQS, lender funder mortgage fraud and issues with solicitor insurance cover.

### Richard Williams

Richard is a senior case reviewer working in the Special Investigations Department at Nationwide Building Society.

He has worked at Nationwide for 24 years, and for a large part was working in their in-house legal department dealing with mortgage fraud litigation and retail banking matters. In the last two years Richard has been working within the Fraud Department focussing on various legal issues raised by a range of fraud matters.

Richard is also the external representative at CML committees on matters specifically relating to financial crime.

### Tim Prior

Tim is a solicitor (non-practising), a Fellow of the Institute of Risk Management and a Lexcel consultant and assessor. Admitted as a solicitor in 1986, he has more than 20

years' experience of solicitors' professional indemnity insurance and investigated many hundreds of negligence claims before becoming more heavily involved in risk management.

Until May 2010 he was a senior risk management consultant with Travelers, a leading professional indemnity insurer, which he joined in 2000. Whilst there, he advised firms on risk and compliance issues and ran many in-house seminars and workshops for Top 100 firms.

He has lectured extensively since 1996 and in 2010 was the principal speaker at the Law Society's Professional Indemnity Insurance pre-renewal seminars. He now runs PNCR Legal which offers firms advice and training on all aspects of risk management.

## Peter Johnson

After spending more than 20 years in private practice in a mixed law high street practice Peter joined the Law Society as a specialist report writer investigating complaints of inadequate professional service by reference to solicitors' files. He managed a team of 12 investigators and was charged with creating a new complaints preventative team, leading to his appointment as Head of Compliance - later extended to include responsibility for all aspects of client care.

He spent the following eight years visiting firms to provide practical assistance in preventing complaints. This work involved implementing effective client care practices across firms, and examining where current management and supervision systems could be improved.

Peter also focussed on internal complaints resolution with a strong emphasis on the business opportunities resulting from retaining satisfied clients and gaining from repeat business and client recommendations. Peter undertook a nationwide series of client care seminars based on local law societies and was a major contributor to The Law Society's Client Care guide 'Keeping Clients - a client care guide for solicitors'.