

# Regulatory Reform in Utah

New Opportunities for Lawyers and Consumers



[www.utahinnovationoffice.org](http://www.utahinnovationoffice.org)



# Hello!

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**John Lund**

Chair, Utah Office of Legal  
Services Innovation

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CEO, Mountain West Legal  
Protective

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CEO, RocketLawyer

**Susan Griffiths**

Staff Attorney / Grants  
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Timpanogos Legal Center



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# Office of Legal Services Innovation

*The American access to justice crisis demands bold and immediate action. Through the Innovation Office and the Sandbox, our Supreme Court seeks to unleash the transformative power of innovation and capital into the legal services market for the benefit of all Utahns.*

*Chief Justice Matthew B. Durrant, Utah Supreme Court*





# Legal Sandbox

Established August 2020





our  
office

# Operating in Utah for Utah Consumers



**29 authorized entities**

**2,000+ clients**

**2,388 services sought**





# Sandbox Stats

June 2021

Total Applications Received	48
Applicants Recommended to Court for Authorization	29
Applicants Denied Recommendation from Innovation Office	1
Applicants Denied Authorization by Court	0
Applicants Tabled (referral fees)	8
Inactive or Withdrawn Applicants Before Recommendation	7
Currently Under Office Review	3
Recommended to Court for Authorization Decision	2
Authorized Entities	29
Entities Reporting Data (this month)	8
Entities Recommended to Exit the Sandbox	0
Key Risks and Trends	There was one reported consumer-related complaint from reporting entities.







# Sandbox Entities

Cumulative

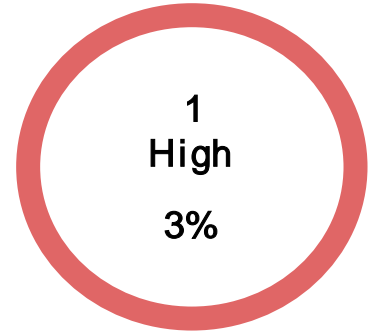
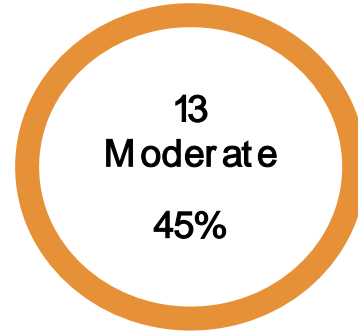
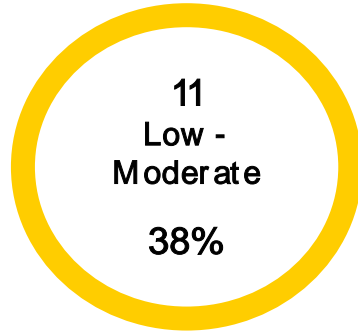
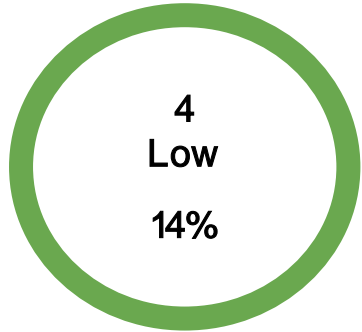
- **29 entities approved to offer services**
  - **Low Risk=4** (AGS Law, Blue Bee, Firmly, Hello Divorce)
  - **Low/Moderate=11** (Gregory, Hawkins, FOCL Law, Jordanelle Blocks, LawPal, Legal Claims, Inc., Mountain West Legal Protective, R&R, Robert Debry & Associates, Rocket Lawyer, Tanner, Xira)
  - **Moderate=13** (ILaw, Davis & Sanchez, DSD Solutions, Estate Guru, Holy Cross Ministries, LawGeex, Law HQ, Law on Call, Nuttall, Brown & Coutts, Off the Record, Pearson Butler, Sudbury Consulting, Timpanogos Legal Center)
  - **High=1** (AAA Fair Credit)





# Entities by Risk

Cumulative









# Sandbox Entities

Cumulative

<https://utahinnovationoffice.org/authorized-entities/>

Risk Level: All Service Models: All Service Categories: All

Participant	About	Risk Level	Service Models	Service Categories
 Gregory Hawkins		Low-Moderate	Lawyers sharing fees with nonlawyers	End of Life Planning
 AAA Fair Credit Foundation with Peoples Legal Aid	Partnership AAA Fair Credit and People's Legal Aid to offer legal assistance related to medical debt through nonlawyer subject matter experts assisting in debt negotiation, advising, and form completion.	High	Software provider without lawyer involvement	Consumer Financial Issues, Healthcare, Public Benefits
 Holy Cross Ministries	Offering assistance to consumers facing medical debt through nonlawyer subject matter experts assisting in debt advising and form completion.	Moderate	Nonlawyer provider with lawyer involvement	Consumer Financial Issues, Healthcare, Immigration, Public Benefits
 Jordanelle	Company offering software and lawyer-provided legal services for real estate transactions.	Moderate	50% or more nonlawyer ownership, Lawyer employed or managed by a nonlawyer, Lawyers sharing fees with nonlawyers, Nonlawyer provider with lawyer	Business, Housing (Rental), Real Estate



# Sandbox Services

Cumulative

- **2,388 legal services sought** from over **2,000+ unduplicated clients**
  - Low=113 legal services sought (2 entities) = 5%
  - Low/Moderate=592 legal services sought (6 entities) = 25%
  - Moderate=1683 legal services sought (5 entities) = 71%
  - **1873** legal services have been delivered by a **lawyer** (or lawyer employee) or **software for form or document completion only** with lawyer involvement
  - **515** legal services have been delivered by **software with lawyer involvement**





# Sandbox Services

Cumulative

**1896 legal services sought** from over **1500 unduplicated clients**

**Five legal categories** accounted for **77% of legal services**.

1. End of Planning
2. Business
3. Marriage/Family
4. Financial
5. Accident/Injury

The remaining 15 possible legal categories accounted for 23%. The top three categories accounted for 58% of legal service.





# Sandbox Complaints

Cumulative

## Two complaints

- One resolved by company with full refund to consumer
- One outside Office's oversight framework

Complaint Risk Category	# Consumer Complaints	% Consumer Complaints
Consumer achieves an inaccurate or inappropriate legal result.	1	<0.05%
Consumer fails to exercise legal rights through ignorance or bad advice.	1	<0.05%
Consumer purchases an unnecessary or inappropriate legal service.	0	0%



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## Utah Legal Sandbox Participants

What's the problem?

# The user interface to justice is outdated.

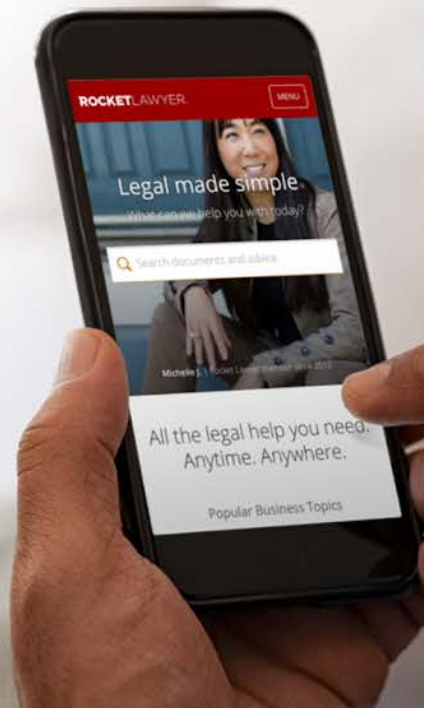
The legal system doesn't work digitally to the extent that citizens need it to.





# What's the solution?

Citizen-first regulatory reforms to enable reinvented, natively digital attorney services.



# Rocket Lawyer makes the law affordable and simple.

We actively support the forward-thinking initiatives pioneered by the United Kingdom and Utah to expand access to justice.

Jen uses the Rocket Lawyer app to ask routine questions and for other counsel in connection with finalizing a property lease.



**Heba Gamal**  
Vice President,  
Business Development  
and Professional Services



**Matthew Tenney, Esq.**  
Director,  
Attorney Services



**Ashley Hess**  
Legal Assistant

Over 1000 customers served



Jen has a more complex contract dispute and needs to hire an attorney within her budget.



**Justin Johanson, Esq.**  
Independent Attorney

200+ engagements



# Mountain West Legal Protective

Legal insurance model: Company offering legal benefits plan related to real estate purchase and staffed by lawyer employees.

## Home Buyer Legal Protection

\$1,000.00

The Home Buyer Legal Protection Plan is available to a home buyer who has purchased an undeveloped residential building lot, a single-family home, duplex, triplex, or a four-unit residential property located within the state of Utah.

Your legal benefits will begin at the time we issue you a Plan Certificate. A Certificate will be issued at or before the recording of your real property purchase. The Plan covers all included legal services for a period of six (6) years from the closing date of your real estate purchase.

Step 1 of 9

11%

Which one best describes you: \*

Please select one



NEXT



Hi there, have a question? Text us here.





# Mountain West Legal Protective

A few weeks after moving in, your basement bathtub starts slowly filling up with a green/black slug, coming up through the drain. Before you know it, it's spilled out into the hallway and has flowed into the bedrooms. Your basement is now contaminated with toxic sewage. How could this have happened? Normal homes don't overflow sewage from their bathtubs! Well, after spending a few thousand dollars for the emergency crew to help you clean up the devastating damage, one of the plumbers that came to the home suggested getting the sewer line scoped. He does so, and you find out that the pipe heading to the main drain out in the road is "bellied," or drains down then up again before it goes out to the main system. You know gravity doesn't work like that, and the plumber tells you that you've got to replace the entire pipe system. He presents you with a huge bill, one that you and your family can't possibly pay at this time. Worst of all, you learn that the seller knew all about the plumbing issues before selling you the home. The

neighbors who  
previous seller

## We've got your back!

Generally, your next step would be to call an attorney and see what can be done. Typically, lawyers charge anywhere from \$200-\$600 per hour for their services, and real estate attorneys are often on the more expensive side of that coin. But if you've purchased our home buyer legal protection plan, you would pay \$0.00 per hour. Yes, that's right, no attorneys fees paid to review your case, no fees for sending a demand letters, no fees for filing a court lawsuit, no fees for going to trial, if needed. With our legal plan, you'll be able to access the full power of our justice system, all for a one-time, affordable, up-front fee at the time you purchase your home.

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*lifting lives through the law*

**TIMPANOGOS**

LEGAL CENTER

Certified Advocate Partner Program





# Timpanogos Legal Center

## Certified Advocate Partners Program

- Nonlawyer advocates assist with domestic violence victims by:
  - Drafting legal documents to secure protective orders and stalking injunctions; and
  - Providing legal advice pertaining to protective orders and stalking injunctions while helping victims complete their paperwork and prepare for their hearing.
- Advocates chosen based on practical and educational experience, including training on sexual assault and core advocacy.
- CAPP training includes completion of legal documents and protective orders and stalking injunctions, the civil code, and evidence law .
- Certified advocates offer legal services after training under supervision of Program Coordinator who is an attorney.
- 6 certified advocates in Utah today

<https://www.timplegal.org/legal-services/certified-advocate-partners-program>



# Elysium Holdings, LLC

Disruptive Innovation

Elysium Holdings, LLC

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graph TD; A[Elysium Holdings, LLC] --> B[Legal];
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Legal



Elysium Holdings, LLC

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graph TD; A[Elysium Holdings, LLC] --> B[Legal]; A --> C[Financial Planning];
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Legal

Financial  
Planning

Elysium Holdings, LLC

```
graph TD; A[Elysium Holdings, LLC] --> B[Legal]; A --> C[Financial Planning]; A --> D[RIA Firm];
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Legal

Financial  
Planning

RIA Firm

Elysium Holdings, LLC

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graph TD; A[Elysium Holdings, LLC] --> B[Legal]; A --> C[Financial Planning]; A --> D[RIA Firm]; A --> E[Accounting];
```

Legal

Financial  
Planning

RIA Firm

Accounting

Elysium Holdings, LLC

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graph TD; A[Elysium Holdings, LLC] --> B[Legal]; A --> C[Financial Planning]; A --> D[RIA Firm]; A --> E[Accounting]; A --> F[Real Estate Brokerage];
```

Legal

Financial  
Planning

RIA Firm

Accounting

Real  
Estate  
Brokerage

Elysium Holdings, LLC

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graph TD; A[Elysium Holdings, LLC] --> B[Legal]; A --> C[Lift Financial]; A --> D[RIA Firm]; A --> E[Accounting]; A --> F[Real Estate Brokerage]; A --> G[Mortgage];
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Legal

Lift  
Financial

RIA Firm

Accounting

Real  
Estate  
Brokerage

Mortgage

Elysium Holdings, LLC

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```

Legal

Lift  
Financial

RIA Firm

Accounting

Real  
Estate  
Brokerage

Mortgage

Title



# Thanks!

*Any **questions** ?*

You can find us at [UtahInnovationOffice.org](http://UtahInnovationOffice.org)