

# Know The Difference



*How does ARAG broker support compare?*

## Underwriting

	ARAG Legal Solutions	Other LEI Providers
<b>Team Location</b>	In our Canadian Head Office.	
<b>Canadian Experience Data</b>	Access to 13 years of Canada-specific experience data across a broad range of industries, professions, and skilled trades.	
<b>New Canadian Program &amp; Coverage Development</b>	<p>Owned by and driven by our Canada-based Underwriting team with over 60 years of combined LEI experience.</p> <p>Plus, they're supported by our ARAG Group Head Office Actuarial team that have been building LEI solutions since 1935. We also operate in 19 countries and are the global legal expense insurance market leader, which allows for knowledge sharing and leveraging of our global experience and business models.</p>	<p>What have you experienced?</p> <p>OR</p> <p>Ask what is the breadth of Canadian experience data available to their underwriters?</p> <p>OR</p> <p>Ask what's the level of non-Canadian based underwriter involvement for all quotations, renewals, and new coverage development?</p>
<b>Underwriter Stability</b>	Policies are underwritten by HDI Global Speciality SE, with A+ Outlook Stable (S&P) and A+ Outlook Stable (A.M. Best) ratings.	
<b>Underwriter Philosophy</b>	We develop solutions that better protect your customers, at rates that are sustainable and deliver perceived value.	

## Claims Handling

	ARAG Legal Solutions	Other LEI Providers
<b>Claims Analysis &amp; Final Decision Making</b>	All claims analysis and determination are managed by our national Claims team which operates in French and English and across multiple time zones.	<p>What have you experienced?</p> <p>OR</p> <p>Ask if claims analysis and determination are done by them or a third party?</p>
<b>Panel Law Firms</b>	We have experienced law firms across Canada that will support your client in the are law required by clients.	

Coverage that ensures your legal risks are **Well Managed.** • **ARAG.ca**

This document is a general comparison between ARAG's standard Business Legal Solution policy and legal expense insurance policies offered in Canada. It is not a definitive comparison and for details of coverage, including conditions, exclusions, limitations, and deductibles that may apply, please read the full policy wordings.

ARAG Legal Solutions Inc. is the Canadian market leader and Managing General Agent specializing exclusively in Legal Expense Insurance (LEI). All our policies are underwritten by HDI Global Speciality SE.

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The ARAG logo is a yellow circle with the letters "ARAG" in black, set against a yellow background with a diagonal line pattern.

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## Marketing

	ARAG Legal Solutions	Other LEI Providers
<b>Custom Materials Development</b>	Available and actively supported by a Canada based in-house Marketing Team.	How have your requests been handled and how long did it take?
<b>French Materials Development</b>	Available and actively supported by Canada based bilingual Marketing Team members.	OR Ask what level of marketing support they can provide?
<b>Turn Around Times</b>	Responsiveness is typically measured in days, depending on the support requested.	

## Business Development

	ARAG Legal Solutions	Other LEI Providers
<b>Boots on the Ground</b>	Dedicated and readily available team of experienced Business Development professionals located across Canada. They provide support from quotation through to implementation, and that support will continue thereafter.	
<b>Producer Training</b>	Available across Canada. National accredited webinars and in-person training sessions are available.	What have you experienced?  OR Ask if their level of business development engagement, training and support is the same?
<b>Program Performance Reviews</b>	Your Business Development Specialist will sit down with you at least once a year to conduct a comprehensive program performance review.	
<b>Business Development Philosophy</b>	We listen to find what your and your customers' needs are. Then we work with our Underwriting and Marketing colleagues to develop sustainable products, pricing and communications that support you and your customers.	

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