

# YEAR IN REVIEW 2022

ARAG

Last year, we helped Canadian families and small businesses save:

**+\$15 million**

in legal fees with unlimited Legal Helpline and Legal Document Centre access<sup>1</sup>

**+\$7 million**

in legal bills that we paid for them<sup>2</sup>

**+\$16 million**

in future legal bills with claims reserved

Greater access to justice started with:

**+21,400**

Individual legal cases were handled by our Legal Helpline



**2.8 calls**

Per individual case to ensure customers understood their legal rights & options



**40 minutes**

Per call was spent actively listening to and explaining complex legal concepts in plain language



## Top 3 Templates Accessed in Our Legal Document Centre

**1 Last Will & Testament**



**2 Employment Contract**



**3 Confidentiality Agreement**



Access to justice continued under our LEI policies with:

**+2,000**

new claims received

**+3,000**

claims handled

**+1,200**

claims closed

## Top 3 Accepted Claims:

**1 Contract Disputes**



**2 Employment Disputes**



**3 Property Protection**



**Our legal system remains complex and methodical, as on average:**

**877**

days required to complete a claim that went to court

VS.

**185**

days required to complete a negotiated settlement claim

**That's why over 3 million of our legal assistance services and/or legal expense insurance customers trust us to ensure their legal risks are well managed.**

<sup>1</sup> Value based on an average of 2.8 calls per Legal Helpline Case | 40-minute average duration per call | Average cost for an experienced Canadian lawyer of \$400 per hour | \$75 estimate average cost for a legal template.

<sup>2</sup> Based on total paid in legal fees and disbursements on all closed claims during 2022.