YEAR IN REVIEW 2022



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

+\$15 million

in legal fees with unlimited Legal Helpline and Legal Document Centre access¹

+\$7 million

in legal bills that we paid for them²

+\$16 million

in future legal bills with claims reserved

Eventer access to justice started with:

+21,400

Individual legal cases

were handled by our

Legal Helpline

Per individual case to ensure customers

Per call was spent actively plain language





2.8 calls

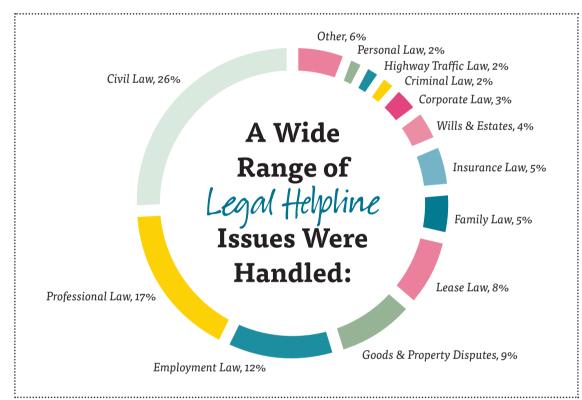
understood their

legal rights & options

listening to and explaining complex legal concepts in

40 minutes









Contract

Access to justice continued under our LEI policies with:

+2,000 +1,200 +3,000 new claims received claims handled claims closed

Top 3 Accepted Claims:

Disputes

Employment Disputes

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

days required to complete a claim that went to court

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.

¹ 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.

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