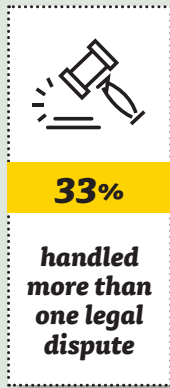


LEGAL LIFE EVENTS: WHEN THEY HAPPEN, THEY HURT

Insights from 2,500 Canadians who handled a legal dispute during the last three years¹



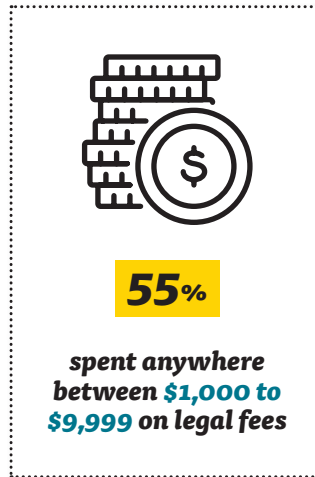
¹ National survey was conducted in July 2023 by Forum Research on behalf of ARAG Legal Solutions Inc. For additional details regarding these and other research findings, please visit [ARAG.ca/betterDoliRight](https://www.arag.ca/betterDoliRight)
² Property related disputes include disputes with contractors, third-party causing damage, legal nuisance or trespass, disputes with a landlord or disputes with a tenant.

Top legal disputes handled:

- 1 **Property Related Disputes²**
- 2 **Highway Traffic Tickets**
- 3 **Family Law Disputes**
- 4 **Employment Disputes**
- 5 **Tax Audit Disputes**

Gen-Z and Millennials appear more likely to have handled a legal dispute than Gen-X and Baby Boomers.

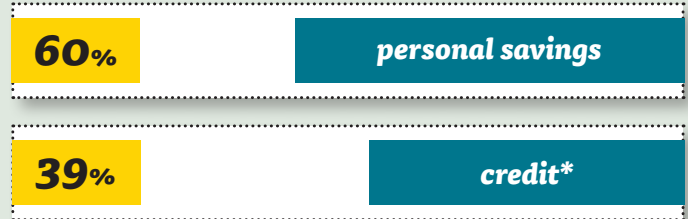
Legal life events are hurting people's bank accounts: 65% reported a large to moderate impact on personal finances.



Legal life events are hurting people's job performance: 54% reported a large to moderate impact on their performance at work.

- 1 **Increased work-related stress and anxiety** **54%**
- 2 **Trouble focusing or concentrating** **51%**
- 3 **Having to miss days at work** **47%**

To pay for legal fees, people used a combination of:



*Borrowing against a credit card or line of credit or from family and friends.

Legal life events are hurting people's mental health: 71% reported a large to moderate impact on their and/or their household's mental health.

- 1 **Increased stress and anxiety** **79%**
- 2 **Feelings of helplessness** **54%**
- 3 **Sleep disruption or insomnia** **48%**
- 4 **Difficulty concentrating or making decisions** **34%**

LEGAL LIFE EVENTS HAVE FAR-REACHING CONSEQUENCES, AFFECTING FINANCES, JOB PERFORMANCE, AND MENTAL HEALTH.

That's why we in the insurance industry collectively owe it to our customers to discuss legal risks and their impacts!