

LEGAL ISSUES EQUAL  
**STRESS**  
 FOR MANY CONSUMERS  
 BUT IT DOESN'T HAVE TO BE THAT WAY.



See how a legal insurance plan can relieve your stress.

When it comes to legal issues, we think it won't happen to us. But this isn't always the case.



85% of people have experienced at least one legal event in the past 3 years<sup>1</sup>

**DO I NEED TO HIRE AN ATTORNEY FOR THIS?**

When people have access to legal help, they're able to identify if they have a legal issue and connect with an attorney early on. This helps them save time and money in the long run.

**When is an attorney most commonly hired by a general consumer?<sup>1</sup>**



**When is an attorney least likely to be hired but could help?<sup>1</sup>**

- 1 Identity theft
- 2 Dispute over Social Security benefits
- 3 Dispute with a neighbor
- 4 Dispute with a car dealer or dealership
- 5 Dispute of a car warranty

**HOW HAVING A LEGAL PLAN REDUCES STRESS**

For those with legal insurance vs. those without



**1 HOUR LESS** vs. **2 1/2 HOURS MORE**

ARAG members spent **one hour less** handling their legal issue than they thought they would, while those who worked with an attorney without a legal plan spent **two and a half hours more** than they expected<sup>1</sup>



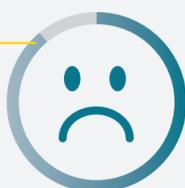
**45% vs. 21%**

**45%** of ARAG members reported no stress when it came to the amount of money they had to spend to resolve their legal situation, compared to only **21%** of consumers who used an attorney without a legal plan<sup>1</sup>

**GETTING STARTED**

**89%**

of consumers using an attorney without a legal plan reported being stressed about knowing where to turn to get started in addressing their situation<sup>1</sup>



**39%**

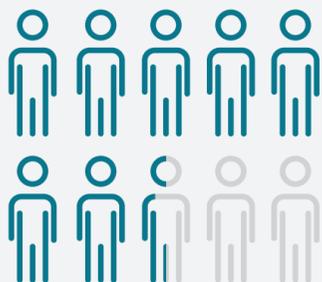
percent of ARAG members reported being **not stressed at all** when it came to understanding their options and what might be best for them<sup>1</sup>



**WHAT DOES THIS MEAN FOR YOU?**

Having a legal plan while navigating a legal situation can help you resolve your situation with less stress and less time off work, resulting in less negative impact on your mental health.

**Overall, of the legal plan members surveyed:**



**84%**

of those navigating a legal situation reported that having a legal plan made them feel less stress or somewhat **less stress overall**<sup>1</sup>



**72%**

of members navigating a legal situation did **NOT** have to take time off work to handle their legal situation<sup>1</sup>

**2/3**

More than two-thirds of ARAG plan members reported that their legal situation had **no impact** at all or a slight impact on their mental health<sup>1</sup>

**Ready to learn more about legal insurance?**

Talk to your employer about how to enroll.



Legal Insurance