

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 years¹

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?¹



When is an attorney least likely to be hired but could help?¹

- 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 expected¹



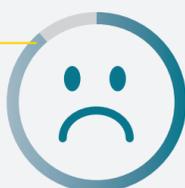
45% vs. 21%

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 plan¹

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 situation¹



39%

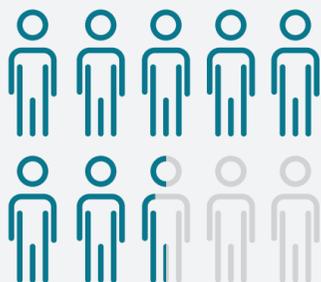
percent of ARAG members reported being **not stressed at all** when it came to understanding their options and what might be best for them¹



WHAT DOES THIS MEAN FOR YOU?

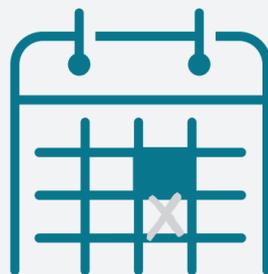
Having a legal plan while navigating a legal situation can help you resolve your situation with less stress and less time off work, resulting in less negative impact on your mental health.

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**¹



72%

of members navigating a legal situation did **NOT** have to take time off work to handle their legal situation¹

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 health¹

Ready to learn more about legal insurance?

Talk to your employer about how to enroll.



Legal Insurance