

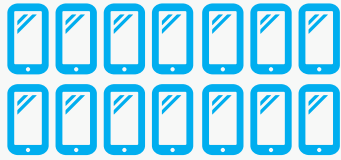


DAS now manages the legal risks of over

629,000 policyholders



15%
increase
versus 2018



Almost **14,000** individual legal issues were handled by our DAS Legal Helpline lawyers*



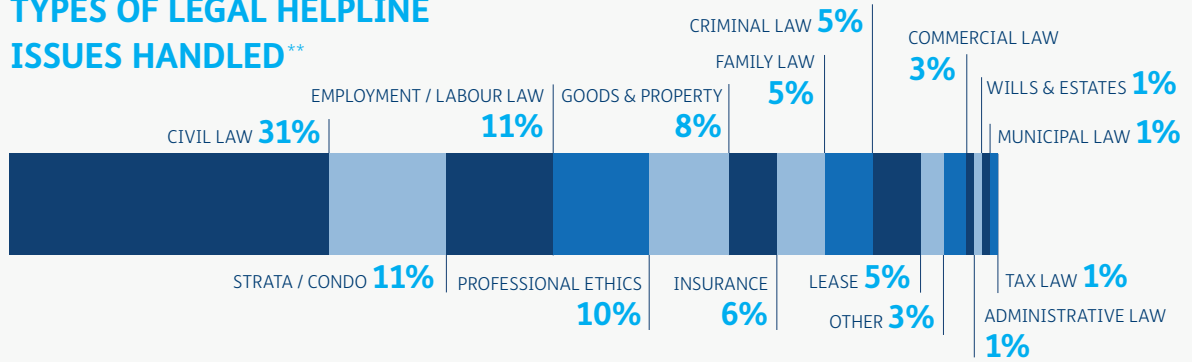
55%
increase
versus 2018

CIVIL LAW
replaced
EMPLOYMENT LAW



as the #1 legal issue discussed in 2019.

TYPES OF LEGAL HELPLINE ISSUES HANDLED**



THE CANADIAN LEGAL SYSTEM TAKES TIME TO NAVIGATE EFFECTIVELY

Average number of days required to fully resolve a typical DAS claim:



383 days when legal counsel is engaged in formal litigation.



266 days when our in-house Claims Analysts negotiate and resolve the issue without formal litigation.

TOP 3 CLAIMS TYPES:

- 1. Contract Disputes
- 2. Highway Traffic Act Charge
- 3. Employment Disputes

TOTAL CLAIMS ACTIVITY**

Our in-house claims staff managed:

2,164 new claims received
3,182 claims handled
1,756 claims resolved

Over **\$4,450,000** paid in claims **15%** increase versus 2018

Over **\$2,900,000** saved in legal fees via Legal Helpline access **55%** increase versus 2018



Legal Risks. Well Managed.



YOUR ACCESS
TO JUSTICE

*A legal issue may require multiple calls to assist a customer.

**Approximate 2019 year-end data from internal DAS Claims and Customer Journey Reporting.

DAS Legal Protection Inc. (DAS) Legal Expense Insurance policies are underwritten by Temple Insurance Company, the insurance carrier of Munich Re in Canada.