

ARAG Top 10 Legal Issues



Today's employees face a variety of legal challenges, all which continue to weigh more and more on their financial and mental well-being.

The following overview highlights the top 10 legal matters ARAG® plan members asked for help with during the last year, the leading services we provided for them and the main types of claims paid for each matter.

	CaseAssist®	Attorney Legal Services	Claims Paid Out¹
	<i>Coverage requests received from plan members via our Customer Care Center.</i>	<i>In-office attorney services provided to plan members.</i>	<i>Claims for services provided ranked by total amount paid.</i>
1	Wills	Wills	Wills
2	Trusts	Trusts	Trusts
3	Consumer Protection	Consumer Protection	Consumer Protection
4	Civil Damages	Traffic	Divorce
5	Property Protection	Divorce	Property Protection
6	Administrative Hearings	Property Protection	Traffic
7	Traffic	Property Transfers	Bankruptcy
8	Divorce	Family Law Decree	Family Law Decree
9	Family Law Decree	Administrative Hearings	Civil Damages
10	Property Transfers	Bankruptcy	Administrative Hearings

See more info – and examples – regarding these coverages! 

¹Data represented is based on ARAG cases created and claims paid in 2023. Attorney legal services are based on unique legal matters with claims paid.

Customer Care Coverage Requests	Types of Coverage	Examples
1 Wills	<ul style="list-style-type: none"> » Living Wills » Power of Attorney 	<p>You want your child to know you wish to be kept on life support if you are in a coma.</p> <p>You want to ensure your spouse is designated to make decisions in case you are incapacitated.</p>
2 Trusts	<ul style="list-style-type: none"> » Revocable Trusts » Irrevocable Trusts 	<p>You want your children to inherit property while you continue to use it and earn an income from it.</p> <p>You wish to prepare an educational trust to ensure your children have money to pay for college.</p>
3 Consumer Protection	<ul style="list-style-type: none"> » Debt Collection » Home Improvement/ Contractor Issues 	<p>You received a collection letter from a department store because your account is several months overdue.</p> <p>A contractor is suing you for non-payment.</p>
4 Civil Damages	<ul style="list-style-type: none"> » Defense of Civil Damage Claims » Small Claims Court 	<p>Your child hit a baseball through a neighbor's expensive, custom window.</p> <p>You want to file a suit against an auto shop that didn't fix your car properly.</p>
5 Property Protection	<ul style="list-style-type: none"> » Neighbor Dispute » Personal Property Dispute » Real Estate Dispute » Tenant Matters 	<p>Your neighbor is building a fence on your property.</p> <p>You sold your car "as is" and the buyer is suing you, saying you did not disclose its problems.</p> <p>You sold your house and the buyer is suing you for non-disclosure of mold.</p> <p>You receive an eviction notice from your landlord.</p>
6 Administrative Hearings	<ul style="list-style-type: none"> » Building Codes » Driver's License Restoration » Easements » School Administration » Social Security » Zoning 	<p>Your home addition/renovation is being cited for violating city building codes and you want to dispute.</p> <p>Your license is suspended, and you need a permit to drive to work.</p> <p>The county government wants to use your land to access a waterway on your property and you want to dispute the access.</p> <p>Your child has a disability and you contend the school is not providing adequate accommodations.</p> <p>Your Social Security check arrived and it is lower than it has been in the past.</p> <p>The city wants to take part of your property to build a public park.</p>
7 Traffic	<ul style="list-style-type: none"> » License Suspension/ Revocation » Minor Traffic - Moving Violations 	<p>You've tallied up too many moving violations and your driver's license is going to be suspended.</p> <p>You received a speeding ticket, but you believe you were not speeding.</p>
8 Divorce	<ul style="list-style-type: none"> » Contested Divorce » Uncontested Divorce 	<p>During the divorce process, you and your spouse both want sole custody of your children and you need assistance from the court to determine what is fair.</p> <p>You and your spouse agree to the divorce details and you want an attorney to prepare and submit paperwork to the court.</p>
9 Family Law Decree	<ul style="list-style-type: none"> » Alimony » Child Support » Child Custody 	<p>Your former spouse wants to increase the amount you pay in alimony.</p> <p>Your ex-spouse isn't paying the agreed-upon amount of child support and you want to go back to court.</p> <p>Your ex-spouse has filed a motion in court to modify the decree and get physical custody of your children.</p>
10 Property Transfers	<ul style="list-style-type: none"> » Buying/Selling a Home » Deed Preparation » Refinancing of Residence 	<p>Someone has made an offer on your home and you only have three days to review the proposed contract.</p> <p>You want to add your new spouse to the deed of your home.</p> <p>You're refinancing your home and want an attorney's advice about what's in the financing contract.</p>

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