

## Our Model

We manage over 11.3 million legal expenses policies.

*“Arc Legal’s business model is designed to deliver a streamlined claims journey to our household and travel insurance customers as well as competitive, sustainable pricing via an efficient cost management structure.”*

Hayley Ingram, Contracts Manager – Claimant Legal Services, Aviva

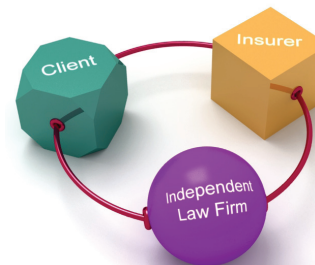
**Arc Legal Assistance’s independence means that we are not tied to any one provider in any of the key areas of activity.**

Our business model is unlike that of a traditional legal expenses provider. We ensure that the role of the managing agent as a ‘middle man’ between the underwriter and solicitor is reduced to its essential components, increasing efficiency and removing unnecessary and cumbersome process elements.

Placing a large part of the process and risk management with independent, high quality solicitor firms enables us to keep our own operational costs to a minimum making us highly price competitive, while improving underwriting control. We are the innovator of this business model.

We only generate income from insurance premiums or managing agent fees, freeing up any commissions to be passed directly to the client group as revenue or to underwriters as claims subsidies.

We believe in a culture of transparency and open communication between all parties – solicitors, underwriters and clients – with Arc Legal providing the overall framework.



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