

**Group Legal Services Association
Solo, Small Firm, and General Practice Section
2014 Annual Conference
May 1-3, 2014, Las Vegas, Nevada**

State of the Industry

Thursday, May 1

1:40 pm - 2:40 pm

**Presenters: Brian Caron, Hyatt Legal Plans
Charles Johnson, Boston Teachers Union
Pat Monks, Monks Law Firm
Keri Prince, LegalShield
Nicolle Schippers, ARAG North America**



Brian Caron

Brian Caron, Assistant General Counsel, oversees the recruitment, training and supervision of our nationwide attorney network. Brian joined Hyatt Legal Plans in 2006 as Assistant Counsel. Previous to Hyatt Legal Plans, he was the owner of a full-service law firm located in Cleveland, OH. He also served as a Hyatt Legal Plans Panel Attorney during that time. He holds a Bachelor of Arts in Economics and Public Policy from Case Western Reserve University, and a Juris Doctorate from Case Western Reserve University School of Law.



Charles Johnson

Charles R. Johnson presently holds the position of Secretary-Treasurer of the Boston Teachers Union. He is in his second term, and chairs the BTU's Prepaid Legal Plan. Prior to this position, he was on the Executive Board of the Union for more than twenty years. His tenure in the classroom spans thirty-five years, thirty years as an automotive technology instructor and several as an English language arts teacher.



Keri Prince

Keri C. Prince joined Pre-Paid Legal Services, Inc., now LegalShield, as its first General Counsel in 2003. She manages the company's corporate legal matters, including litigation, corporate and regulatory affairs. She also serves as an advisor to the company's executive management team. Prior to joining LegalShield in Ada, Oklahoma, she was an associate attorney at Crowe & Dunlevy in Oklahoma City and at Hunton & Williams in Raleigh, North Carolina, where she specialized in commercial litigation, intellectual property litigation and creditor's rights and bankruptcy.



Nicolle Schippers

Nicolle has been a member of API for 5 years, during which time she has presented at the API Annual Meeting several times and was a participant in the API Summit in Denver in 2011. She has been corporate counsel of ARAG for 5 years. In her role at ARAG, in addition to her legal duties, Nicolle manages the Regulatory Compliance team which creates all plan documents, manages broker/agent/agencies contracts and commissions and ensures all state and federal regulatory requirements are met for ARAG's products, companies and Network Attorneys. Nicolle also manages the Provider Relations Management Team to ensure all prospective and current network attorneys' needs are met as well as to effectively negotiate and place referrals with out of network attorneys. In her role, Nicolle also evaluates contracts and all attorney communications and processes to develop more user friendly tools and resources and continually looks for ways to expand the legal insurance industry.



Gerald "Pat" Monks

Pat Monks is the president of Group Legal Services Association (GLSA), serving on the Board of Directors since 2009, and serving as chair of the Membership committee. He has been an active participant in the legal plan business for over 20 years. Pat has served on the Executive committee of the Harris County Republican party for 14 years. And is one of the founding members of the Municipal Justice Bar Association of Texas founded in 1992. He is very passionate concerning ending the death penalty. He is an active board member of the Texas Coalition to Abolish the Death Penalty. And an annual speaker at CPAC for Conservative concerned about the Death Penalty. He has attended and been involved in abolition events in Texas, North Carolina, and Ohio.

STATE OF THE INDUSTRY 2014

Presented by:

Brian Caron (Hyatt Legal Plans)

Nicolle Schippers (ARAG)

Keri Prince (LegalShield)

Pat Monks (Monks Law Firm)

Charles Johnson (Boston Teacher's Union)

Presenters – Brian Caron

- Director of Panel Operations and Assistant General Counsel of Hyatt Legal Plans
 - BA Case Western Reserve University
 - JD Case Western Reserve University School of Law
- 18 years of Industry Experience
 - Panel Attorney – private practice
 - Assistant Counsel - Hyatt Legal Plans
 - Regional Sales Manager – Hyatt Legal Plans



Presenters – Nicolle Schippers

Nicolle Schippers – is Corporate Counsel at ARAG and in addition to her legal duties, she manages the Regulatory Compliance team which creates all plan documents and ensures all state and federal regulatory requirements are met. Nicolle also manages the Provider Relations Management Team to ensure all prospective and current network attorneys' needs are met as well as to effectively negotiate and place referrals with out of network attorneys.

Prior to ARAG, Nicolle worked five years in the Air Force as a Judge Advocate General (JAG) during which time she held the roles of criminal prosecutor, family law attorney, claims and tax attorney, and defense counsel. She was named the Association of Corporate Counsel's Committee Member of the Year in 2013.

Nicolle received her Bachelor's degree in journalism and mass communication from Iowa State University, and attended Drake University Law School in Des Moines where she received her juris doctorate degree. Nicolle serves on the GLSA Board, the Council of Committees of the Association of Corporate Counsel (ACC) and the Military Affairs Committee of the Iowa State Bar Association. She also served on the board and is currently a member of the ACC Small Law Department Committee, the Polk County Women Attorneys as well as the Iowa Organization of Women Attorneys. Other memberships include; Polk County Bar Association, Iowa State Bar Association, American Bar Association, Group Legal Services Association, and the Association of Corporate Counsel.

Presenters – Keri Prince



Keri C. Prince joined LegalShield, formerly Pre-Paid Legal Services, Inc., as its first General Counsel in 2003. She manages the company's corporate legal matters, including litigation, corporate and regulatory affairs. She also serves as an advisor to the company's executive management team. Prior to joining LegalShield in Ada, Oklahoma, she was an associate attorney at Crowe & Dunlevy in Oklahoma City and at Hunton & Williams in Raleigh, North Carolina.

Ms. Prince earned a B.A. in English from Oklahoma City University, summa cum laude.. She earned her J.D., summa cum laude, from Oklahoma City University, where she was a Hatton W. Sumners Scholar, and was recognized as the National Association of Women Lawyers Outstanding Graduate. Ms. Prince was recognized as the Oklahoma City University School of Law Distinguished Young Alumna in 2006.

Ms. Prince is a member of the Association of Corporate Counsel of America, American Bar Association, the Oklahoma and North Carolina Bar Associations and the Pontotoc County Bar Association. She serves on the American Bar Association Standing Committee on Group & Prepaid Legal Services; and serves on several committees for the Oklahoma Bar Association, including the Women in Law Committee, the Law Schools Committee and the Access to Justice Committee. Additionally, Ms. Prince is a regular participant in the Direct Selling Association's Regulatory and General Counsel Forum.

Ms. Prince volunteers her time with a number of local charities, serving on the Board of Directors for McCalls Chapel School in Ada, Oklahoma, the Mercy Hospital Foundation, Ada, Oklahoma, the Ada Chamber of Commerce Leadership Task Force, and the OCU School of Law Board of Directors.

Presenters – Pat Monks

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Agenda



OPPORTUNITIES FACING THE LEGAL PLAN INDUSTRY

- Customer Service
- Recruiting and Retention of Providers
- Impact of Changes in Healthcare Law
 - Future Growth Opportunities

Opportunities Facing the Legal Plan Industry - Customer Service



LEGALSHIELD

MEMBER SERVICES MISSION STATEMENT:

LegalShield's Member Services department is dedicated to providing superior service to all. Through teamwork and excellence, our quest will be achieved. Each day, we unanimously agree to maintain a positive work environment, assist our members with a smile, and promote the overall company philosophy.

In 2011 we changed from Customer Care to Member Services to better reflect what we do, our mission and goals

Opportunities Facing the Legal Plan Industry - Customer Service



Member Services Details:

- **3 locations**
- **195 representatives**
- **6 weeks of classroom training on the product, phone services/etiquette and the mission to allow for conversation and not scripted calls**
- **Approximately 1.5 million inbound calls a year**
- **Approximately 1.2 million outbound calls a year**
- **All lines available 7 a.m. to 7 p.m. central time**
- **Answer speed average <30 seconds**
- **Abandon call rate >2 %**

Opportunities Facing the Legal Plan Industry - Customer Service



LegalShield Member Services handles numerous calls on a variety of different lines.

- **LegalShield Member inbound**
- **Identity Theft Member inbound**
- **Identity Theft Web Support team**
- **Emergency Access Member inbound**
- **MAS Member outbound (welcome and introduction)**
- **Member Conservation**
- **Member Resolution (complaint services and resolution)**
- **Email teams for written correspondence**

Opportunities Facing the Legal Plan Industry - Customer Service

“The goal as a company is to have customer service that is not just the best, but legendary.” – Sam Walton

"I love automated customer service lines",
said no one ever.



somee cards
user card

Opportunities Facing the Legal Plan Industry – Recruiting/Retention



Opportunities Facing the Legal Plan Industry – Impact of Healthcare Changes

- The Development of Exchanges
- Health Care Exchanges
 - Public Exchanges
 - Private Exchanges
 - Shift of Administration Burden
 - Control Costs
 - Established by Brokers and TPA's
 - Varying Benefit Options
 - Selected by either the broker or the employer
 - Varying Price Points
 - Employees Determining How to Spend Benefit Dollars

Opportunities Facing the Legal Plan Industry – Impact of Healthcare Changes

- The Development of Exchanges for Other Benefits
 - Generally Medical Related Benefits
 - Critical Illness
 - Dental and Vision
 - Accident and Health Plans
 - Voluntary Benefits
 - Legal Plans
 - Pet insurance
 - Opportunity for Continued Growth of Legal Plans
 - Use of Technology
 - Integral Part of Election Process

Opportunities Facing the Legal Plan



Industry – Impact of Healthcare Changes

- Other Impacts
 - The focus on Health and Wellness
 - Not Just Physical Health – Financial Well Being
 - Reconsideration of Benefit Offerings
 - Expanding offerings
 - Increased Competition for High Quality Employees
 - Searching for the Value

- HealthCare changes are not without challenges, but long term opportunities for growth are plentiful

Opportunities Facing the Legal Plan Industry – Growth Opportunities

- Legal Plans in the United States
 - 25% of U.S. companies currently offer legal insurance as a voluntary benefit
 - Currently, only one in nine employees have legal insurance, but 75% of employees surveyed believe it would be a useful benefit.
- Growth of Legal Plans in the Last Few Years
 - An additional 21% of U.S. companies are considering adding legal insurance.

Opportunities Facing the Legal Plan Industry – Growth Opportunities



- Factors Impacting Growth
 - Life is complicated
 - Access to legal choices gives people the ability to deal with issues that are all too prevalent today.
 - Healthcare changes and shrinking budgets are on employers' minds, but they see the advantage of giving this benefit to their employees.
 -

Opportunities Facing the Legal Plan Industry – Growth Opportunities

- Factors Impacting Growth
 - Decreases Stress
 - Legal issues can affect your health
 - 87% of members feel legal protection reduces their stress overall when handling a legal situation.
 - Affordable Care Act
- Legal Plans Overseas
 - Legal insurance is everywhere
 - E.g. Germany – legal insurance is like car insurance.
 - Model and Attorneys

Opportunities Facing the Legal Plan Industry – Growth Opportunities



- Future of Legal Plans
 - Increase in Demand
 - For voluntary benefits
 - For legal services

ARAG reports that three out of four people experienced at least one legal event in the past year.

QUESTIONS?

The logo for GLSA features the letters 'GLSA' in a large, blue, serif font. A golden, curved banner with arrowheads at both ends is positioned behind the letters 'S' and 'A', arching over them.

Advancing Access to Legal Services -
Previously American Prepaid Legal Services Institute