

**Group Legal Services Association
Solo, Small Firm, and General Practice Section
2016 Joint Spring Meeting
May 11-14, 2016, Key West, Florida**

Legal Plans: International Perspectives

**Friday, May 13
9:15 am – 10:15 am
Salon C-2**

**Presenter: Antje Fedderke, International Association of Legal Protection
Insurers (RIAD), Brussels, Belgium
Pat Monks, Monks Law Firm, Houston, TX
Philippe Rambaud, AXA-JURIDICA, Paris, France**

Antje Fedderke
Secretary General of RIAD



Antje Fedderke has assumed her post as RIAD Secretary General 9 years ago and has turned the Association into a professionally organised representative body. In 1999 she started her career in insurance as staff member of the European office of the GDV, the German Insurance Federation, and was appointed deputy head of the office later on. An enthusiastic European, Antje began her professional experience in Brussels some 19 years ago when she decided to work for the Directorate General of the European Commission responsible for Competition where, after German reunification, she supervised state aid measures granted by the German government to the *new Länder* of Germany.

Antje has a German Law Degree (second state exam) and did post-graduate studies in European law. After German reunification she worked as instructor in the *new German Länder* where she passed her knowledge to persons who followed classes of advanced vocational training.

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Pat Monks

Attorney at Law

Gerald Patrick Monks is the past president of the Group Legal Services Association 2014 (GLSA, formerly known as the American Prepaid Legal Services Institute). He served on the board from 2009 until 2015. Pat is a native of Houston, Texas, and practicing attorney for the past 31 years. He specializes in criminal and transportation law and works extensively with legal plans throughout the State of Texas. He is also the current president of the Municipal Justice Bar Association of Texas. Pat testifies in Austin before the State Legislature on Criminal and Transportation matters on a regular basis. He and his brother are corporate counsel to Lexington National Insurance Company of Baltimore, Maryland.

Pat graduated college at the University of Houston '81, and South Texas College of Law '84. He is licensed to practice law in the State of Texas, and licensed for both the Northern and Southern Districts of Texas for the U.S. Federal Courts. Pat has tried over 1000 trials with 300 jury trials in Texas courts and he has successfully appealed many cases to the Texas appellate courts over his practice. He and his brother Mike, serve as prosecutors of the City of South Side Place, Texas. Pat is active in Politics and has served as a precinct chair and election judge of precinct 718 of Harris County for 20 years. Pat also serves on the board of the Texas Coalition to abolish the Death Penalty and he works closely with the Conservatives Concerned about the Death Penalty throughout the U.S.. Pat also serves on the board of his local Theatre and participates whenever called on to help.

Philippe RAMBAUD,
International development Director at AXA-JURIDICA.



After a career in the industry as Director of international business and commercial Director of Pirelli Cables, he enters the world of services as Director of Teleservices of Fichet Bauche and then of Chubb Security. He joins the AXA Group in 2005 as of Director of individual services for AXA Assistance France and in 2008 he becomes Director of the departments Home, Individual Services & Caretaker Services and of Legal Protection for AXA Assistance International. In 2013, he takes care of launching the International Key Accounts Executive for AXA Assistance before joining Juridica early 2014.

Key West – GLSA Spring Conference
May 13, 2016

**Legal Plans – International Perspectives:
Access to law and justice**
Der Rechtsschutzversicherer der ERGO
Different starting points for legal protection

Antje Fedderke (RIAD Secretary General)

Pat Monks (GLSA)

Philippe Rambaud (RIAD President)

Outline

- I. The market for legal services**
- II. RIAD and its members**
- III. Legal protection market data**
- IV. Prices & coverage**
- V. Business models: differences and similarities**

The Market for Legal Services - 1

Revenues in 2014*

USA: \$278.6bn (population: 320.282 million) - \$869.9 pp
EU: \$181.3bn (population: 506.860 million) - \$361.4 pp
Japan: \$3.4bn (population: 127.103 million) - \$26.8 pp

Lawyers per 100,000 in 2014**

Austria:	72,2	Germany:	204.05
France:	91,2	Netherlands:	103,6
UK:	224,4	USA:	400.09
Japan:	27,52	Italy:	409

*Sources: Research & Revenues

**Sources: American Bar Association, CCBE, Japanese Bar Association



The Market for Legal Services - 2

Revenues of Legal Protection Insurance/ Legal Plans

USA: \$1 billion, equivalent: *€883 million
(estimates for 2012)

Canada: CAD35 million, equivalent: **€23.6
million (estimates for 2015)

Europe: €7,800 million (2013)

RIAD members: €3,268 million (2013)

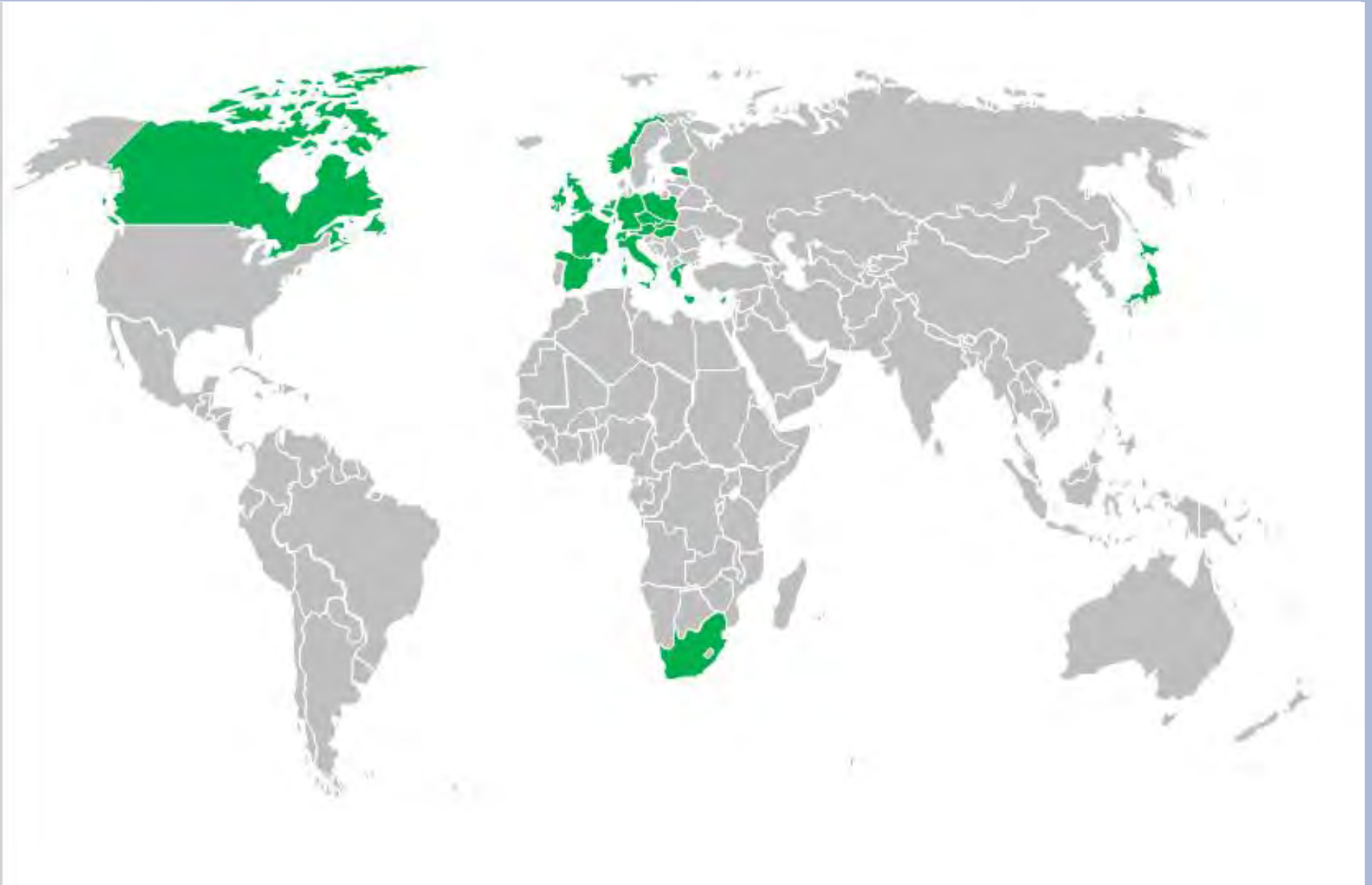
Japan: €2.66 million (2014, B2C)
ca.€ 525 million add-on motor

* Exchange rate on 30/03/2016: 1\$= 0€.88

** Exchange rate on 24/03/2016: CAD1 = €0.68



RIAD and its members - Worldwide



RIAD and its members - Countries

Members in different countries:

France: 13 members

Germany: 6 members

UK: 5 members

Switzerland: 4 members

Belgium: 3 members

Canada: 3 members

Gibraltar: 2 members

Italy: 2 members

Poland: 2 members

Spain: 2 members

**Austria, Czech Republic, Estonia, Greece, Hungary, Ireland, Japan,
Luxembourg, Netherlands, Norway, Slovakia, South Africa:**

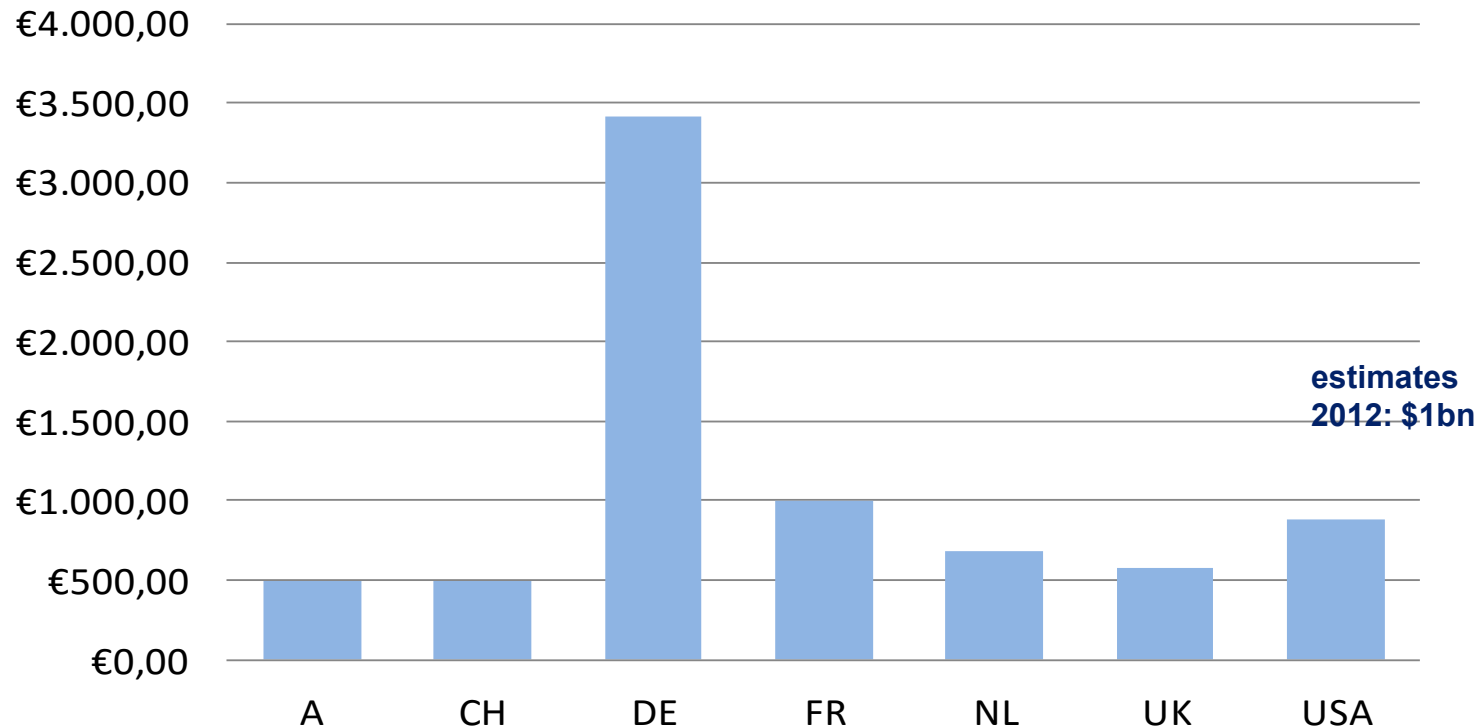
1 member each

LP Market Data – Europe/ USA

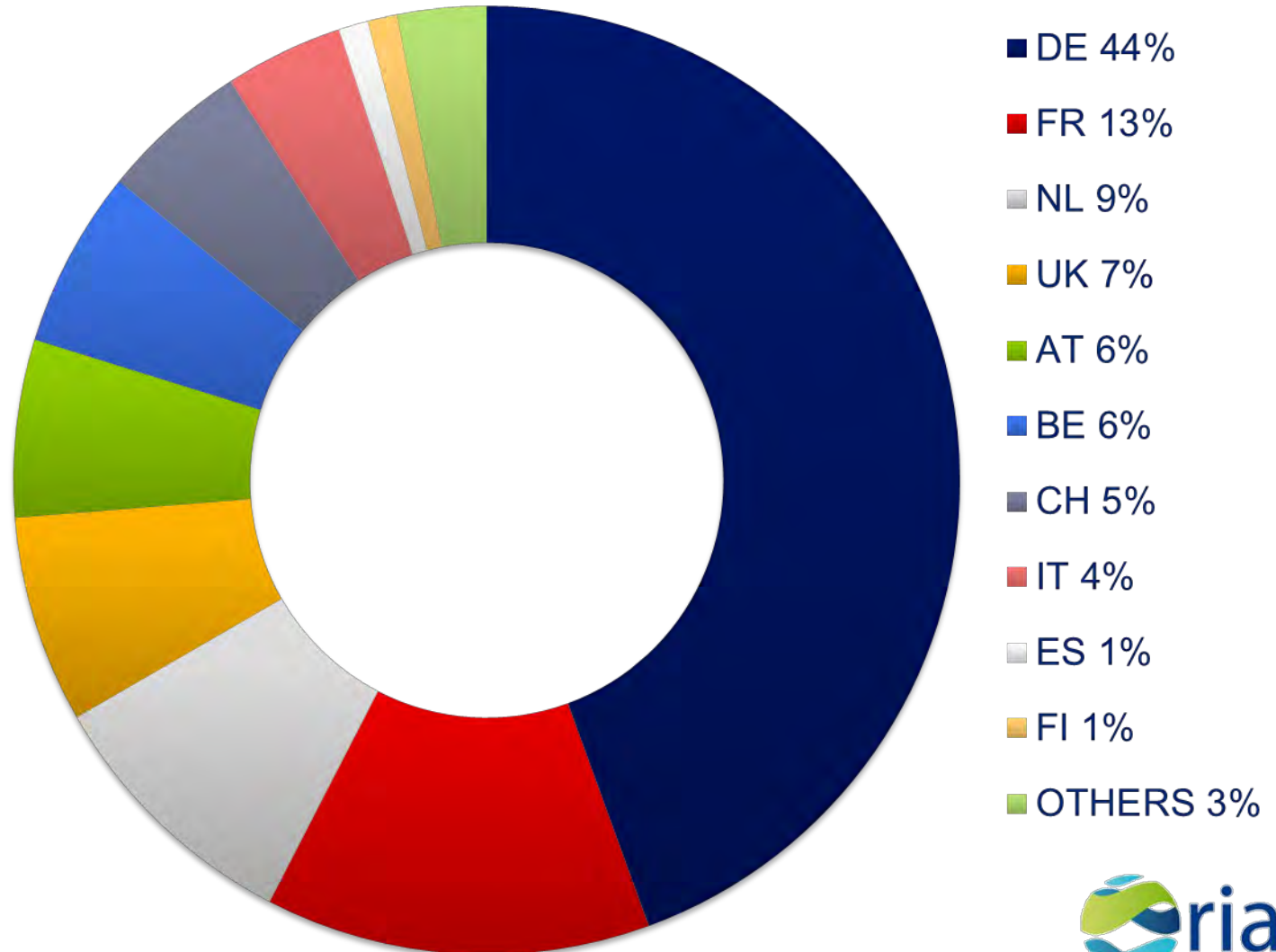
- **Revenues of Legal Plans:** \$1bn in 2012
Premium Income LP: €7.7bn in 2013
- Number of **players** according to GLSA non-exhaustive list: 16 companies in US
Number of **insurance companies:** in some European markets more than 50
- **USA:** 20% - 40% of population covered by some sort of legal plan
Europe: between 22% (UK) and 58% (CH) of populations have legal protection cover

LP Market Data - Premium income (2013)

Premium income in million €

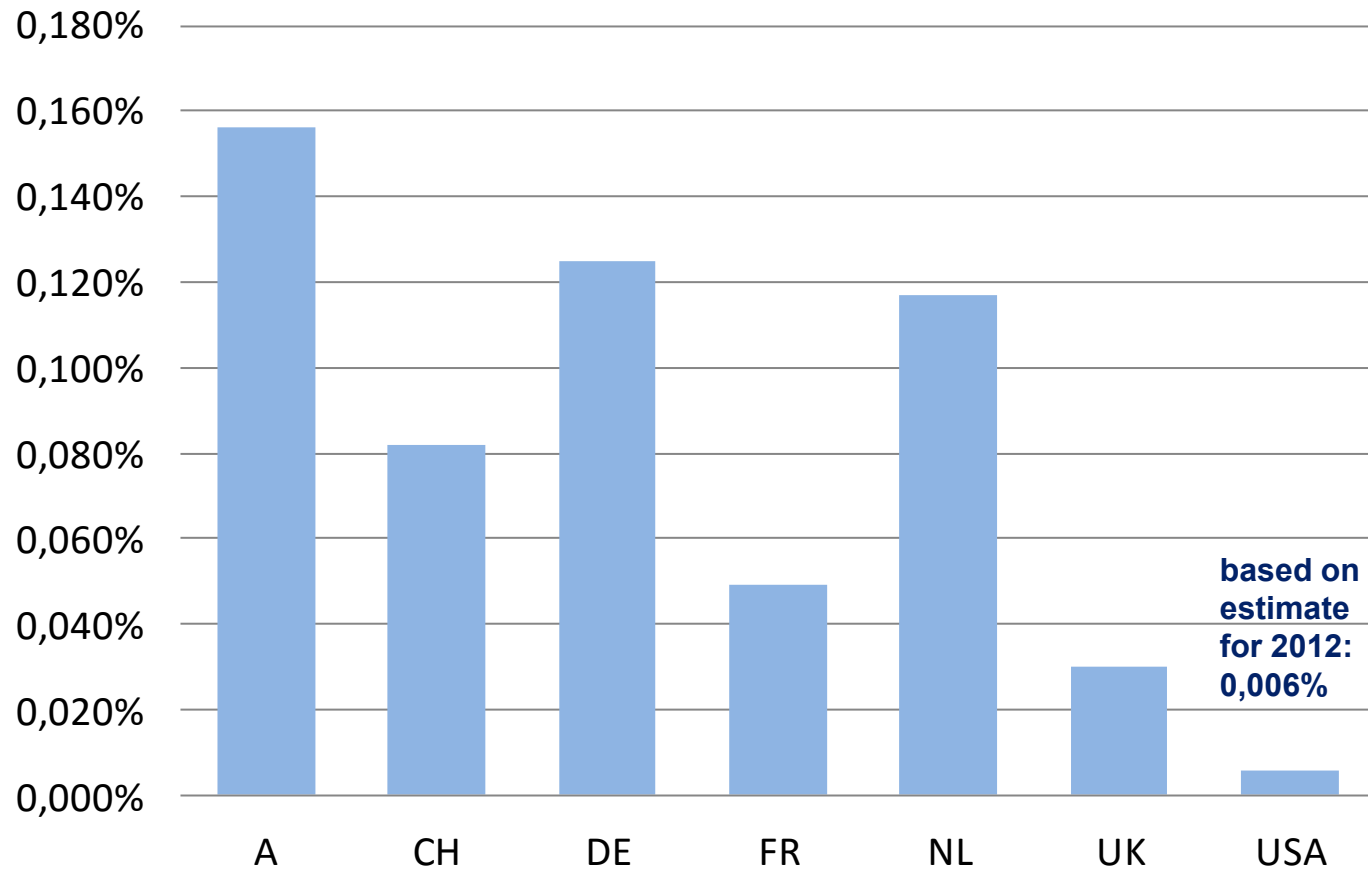


LP Market Data - Market Shares in Europe (2013)



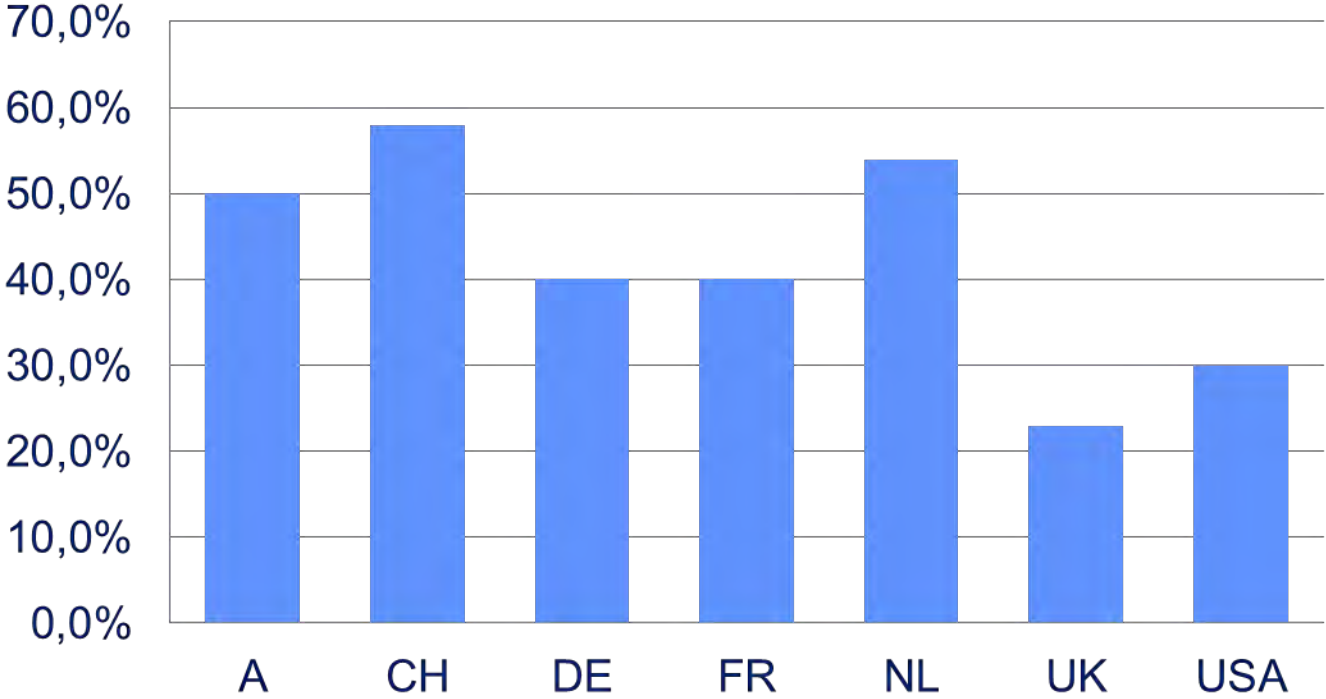
LP Market Data - Relevance

Market penetration in 2013



LP Market Data - Relevance

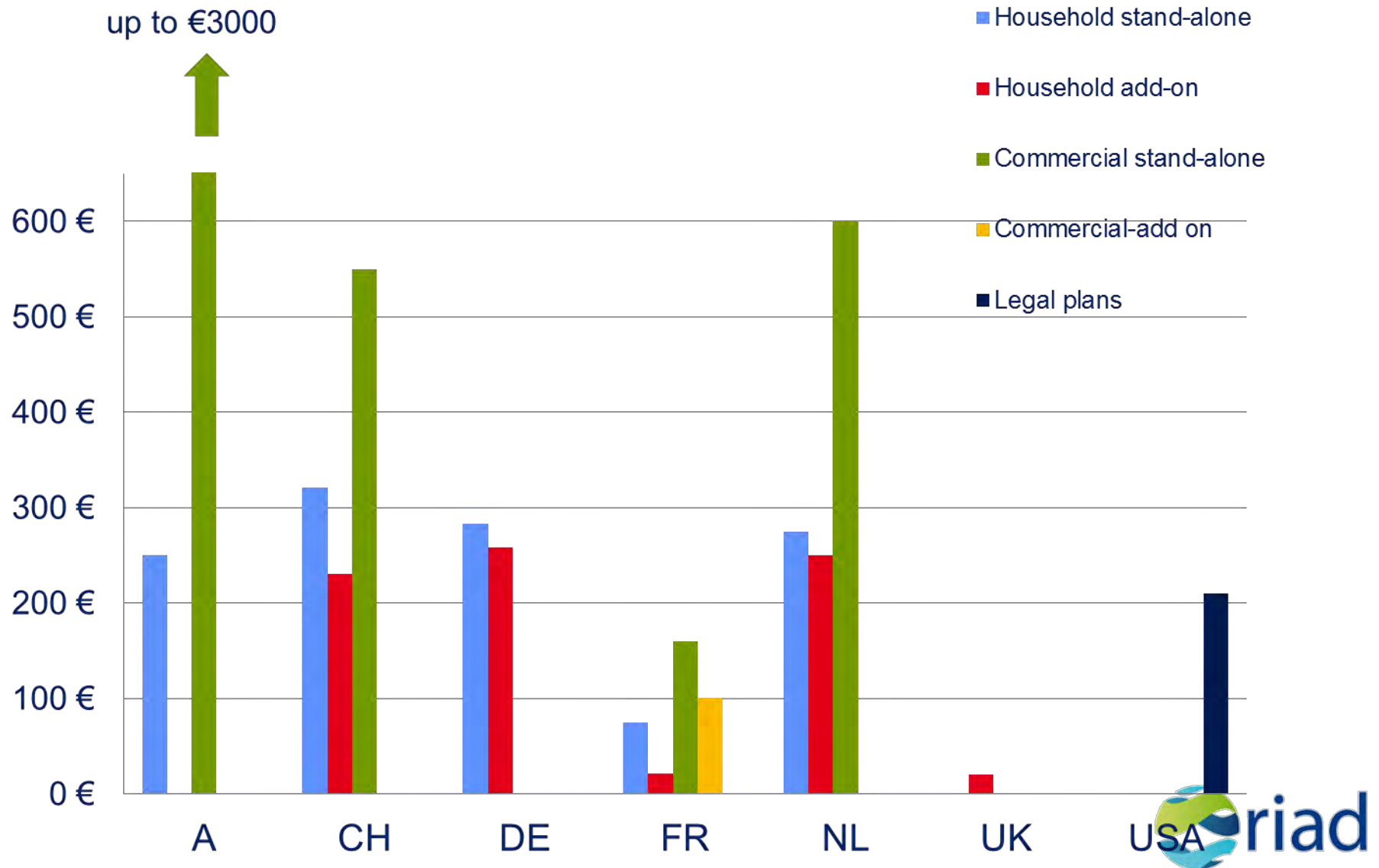
Population covered in 2013



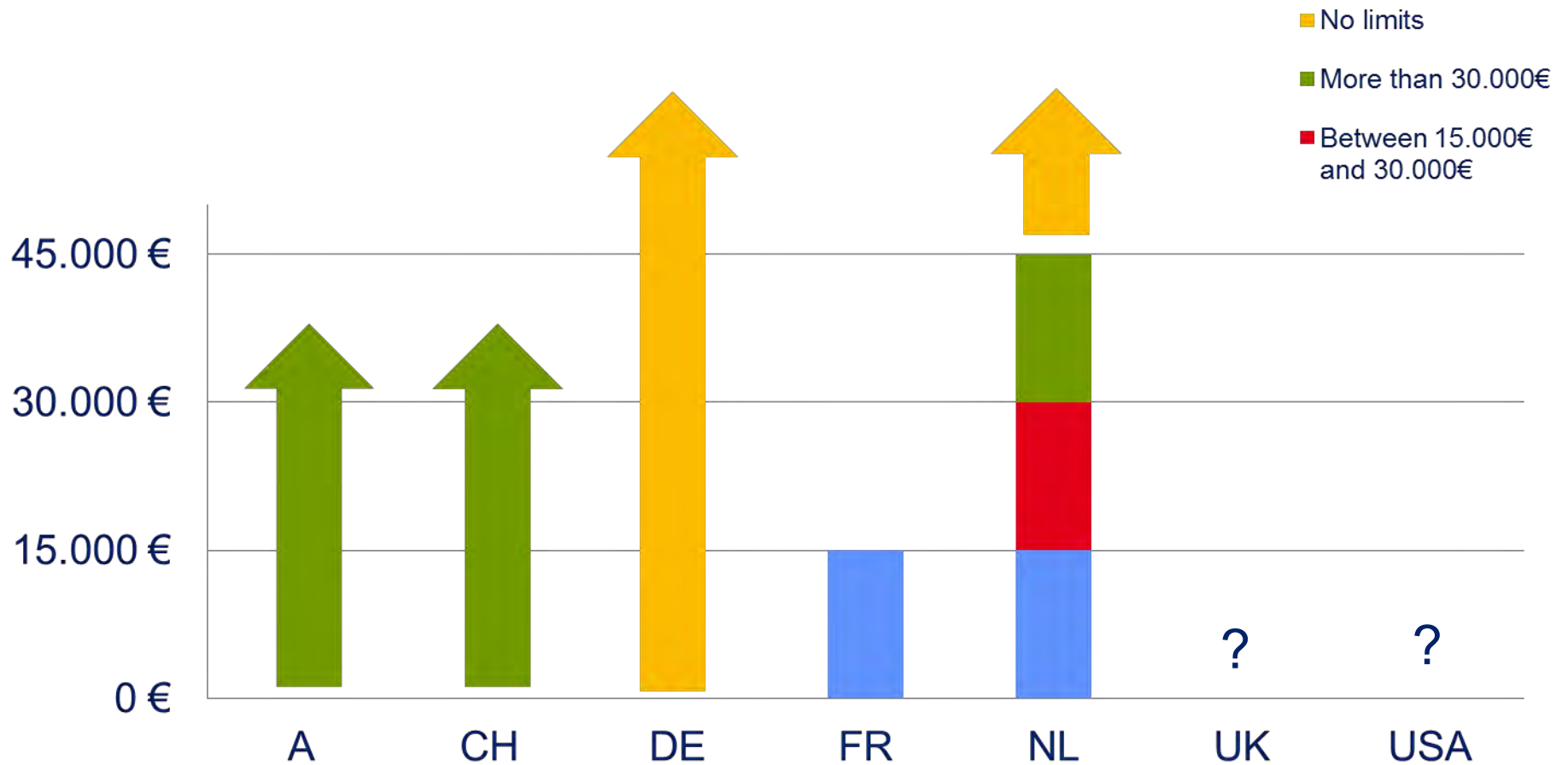
USA: estimates between 20% and 40% of the population have some sort of a legal plan



Prices & Coverage – Premiums per annum



Prices & Coverage – Maximum cover



Business models: differences and similarities - 1

- **Goals**
- **Cover**
- **Involvement of lawyers**
- **Price**
- **Customers**

Business models: differences and similarities - 2

Legal Plans

Preliminary services:

- Advice by telephone
- Responses to legal questions

Legal advice:

- In person consultations
- Legal document review
- Will preparation

Solutions out-of-court:

- Phone calls on behalf of beneficiary
- Letters written in the name of beneficiary

More comprehensive cover:

- Legal representation
- Issues related to criminal cases
- Contested divorce
- Business related questions
- Cover for members of household

Legal Protection Insurance

Preliminary services:

- Legal information by phone or online
- Forms and document depot

Legal advice:

- Legal advice by insurer's lawyers or external lawyer (in person, by phone or online), for most legal areas and members of household
- Legal document review
- Recommendation of lawyer

Solutions out-of-court:

- Mediation in situ or online
- Case assessment for chance of success
- Negotiation and correspondence

Solutions in-court:

- Legal representation (by insurer or lawyer)
- Cover of all litigation costs (incl. bail bond, experts etc.)



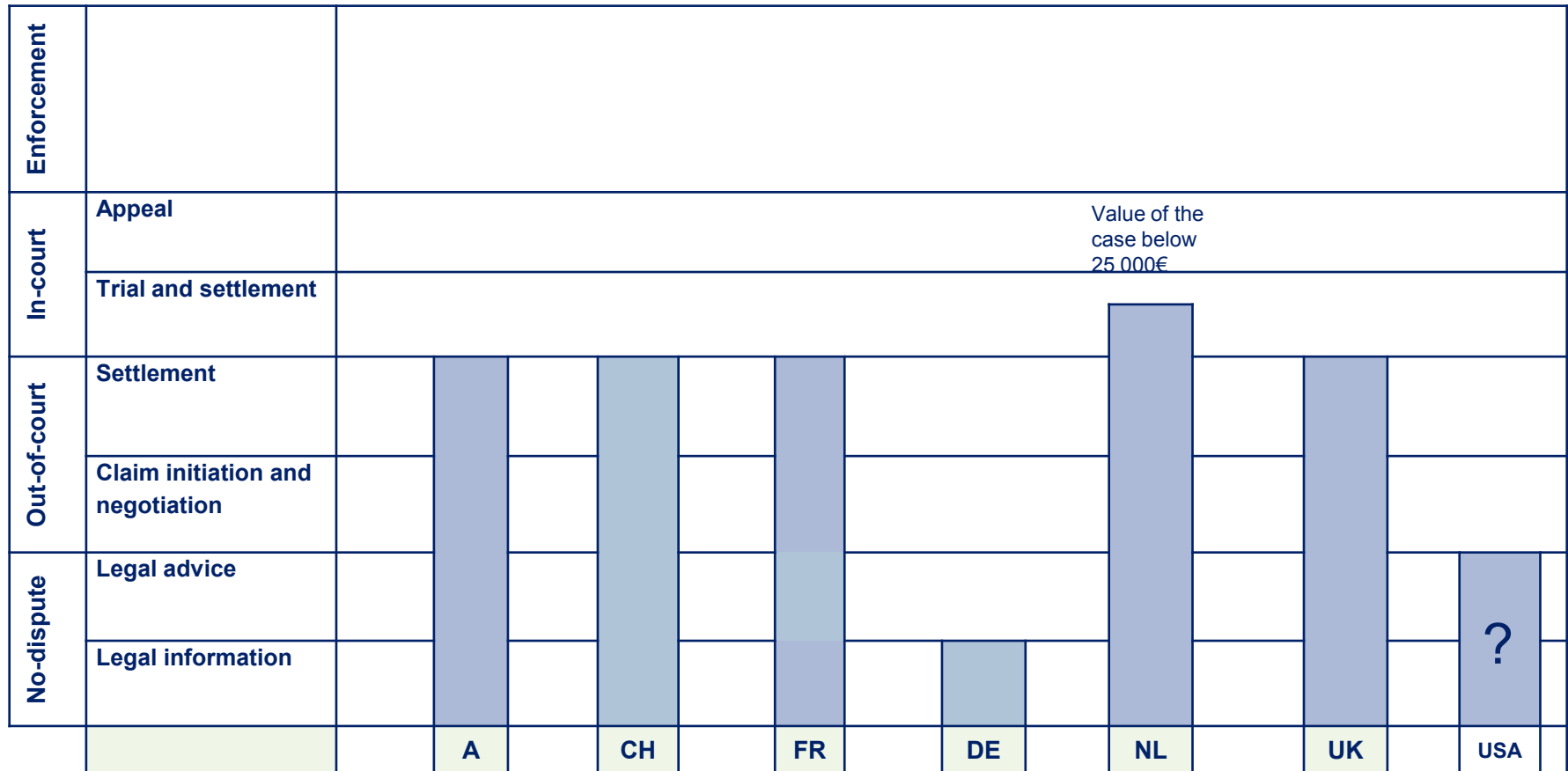
Business models: differences and similarities - 3

Business models depend on national legislation and are therefore different in each country.

- **Providing legal services** by own staff or by independent lawyers (depending on lawyers' monopolies)
- Panel **lawyers**, employed lawyers or freely chosen lawyers (depending on extent of the principle of independent appointment of lawyer)
- Reimbursement of and **responsibility for costs** of legal actions (loser pays principle, lawyers' remunerations: fixed or freely negotiated fees)

Business models: differences and similarities – 4

Reserved activities



 In-house counsel



Access to law and justice – Today's necessities

- **Access to law and justice cannot be reduced to how we pay lawyers**
- **Broader perspectives and practical approach is necessary to meet today's needs**

RIAD

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