

231102 - Talking Law - ARAG

[00:00:00] **Lisa:** I could explain what, um, legal expenses to insurance is, um, because also that is what ARAG do. So, legally, if it's insurance, there's two types, there's before the event, or BTE, and after the event, or ATE. Emra and myself both work in the ATE department, um, briefly, BTE is, um, more traditional insurance, something that you would take out, usually as an add on of car insurance or house insurance policy, and would provide you with, um, Um, the cover the cost of the legal [00:00:30] claim if you have one arise, whereas after the event is very different to most normal insurances.

[00:00:35] **Lisa:** I see. Because, as you say, after you don't usually have something, the event has already happened before you take out the insurance. Which is ATE. Which is the ATE, so after the event. So um, what that actually happens is someone has a legal dispute, it can be a car accident, it could be a clinical negligence, it could be an employment dispute or a, um, a contract dispute and they instruct a solicitor.

[00:00:55] **Lisa:** And then the solicitor then. looks at taking out ATE [00:01:00] insurance for them. And what the ATE insurance actually covers is the risk of losing. So it's covering the adverse costs risk and the own disbursements, not usually the own legal costs, so not usually listed as fees. Um, and what it then allows a client really to do is have access to justice, particularly for a clinical negligence case or personal injury case.

[00:01:22] **Lisa:** You quite often have to spend that on court fees or, um, expert's evidence. So, for example, in a clinical negligence case, the basic [00:01:30] investigation can cost thousands of pounds to get medical reports. And if a client can't afford to do that, that means they don't get that access to justice to see whether their claim is valid.

[00:01:38] **Lisa:** And the other strange thing about RCM insurance is that usually the premium isn't payable unless you win. So you pay it out with damages rather than paying it up front, which means alongside a solicitor at 200 CFA. Someone can bring a claim, have that claim properly investigated, and if they discontinue, they know that there isn't a case.

[00:01:56] **Lisa:** They don't have to pay anything out. And if they do win, it is [00:02:00] coming out of the damages they're receiving, so they're not losing anything. It's just reducing the amount of damages they receive. And it also works for, um, commercial contracts and professional agents, et cetera, cases. Some businesses might like to take out enough after the event insurance policy

to protect them from the adverse cost risk, even if they're paying this list as fees and they're paying, um, the, you know, their own disbursements even, but just to prevent them having to worry about the risk of the cost if they lose.

[00:02:26] **Lisa:** And again, they're only paying a premium on a successful case. [00:02:30]

[00:02:30] **Sally:** Gosh, how interesting. Um, now we're joined by our colleague, Ebba Wilson. Hello Emma. Hi. And, uh, you both do, um, the same job, so I will repeat, uh, that, but what, what, and so what is ARAC? That was a great explanation there, which sets the context, I suppose, um, of, of what the role involves, um, from Lisa, but, uh, Emma, what about you?

[00:02:53] **Sally:** What is, what is

[00:02:54] **Emma:** ARAC? So our AKK is the largest legal expense insurer in the world. They [00:03:00] were set up in Germany in 1935, so over eight, over 80 years ago. Um, it's now in 19 countries, including all over the Australia, Canada, the USA, and they were set up, um, our Iraq UK was set up in 2006. And it has four, overall four and a half thousand employees with about 200 employees in the UK.

[00:03:27] **Emma:** And the ethos really behind [00:03:30] ARAG, which was stated back in 1935, was to enable everybody, not just those who could afford it. To assert their legal rights. We remain committed to equal opportunities for all. So that is something that it was stated in

[00:03:48] **Lisa:** 1935

[00:03:49] **Emma:** and still is underpins everything that we, that we do.

[00:03:53] **Emma:** Um, our head office is still in Germany in Düsseldorf and it's still an independently owned family. [00:04:00] Um, company. Interesting. So, yeah, so our, our, um, ethos really is about access to justice as, as Lisa touched on, and as well as the BTE products. We also have the AT products, which is what we specialize in, and we really specialize in personal injury, clinical negligence, industrial disease.

[00:04:22] **Emma:** We do a lot of crowd and disrepair cases, but we also look at things like consensus probate. And also some commercial [00:04:30] cases and professional negligence cases as well. So those are all the types of cases that we will look at covering.

[00:04:36] **Sally:** Wow. Well, there's a question I'll ask later on about what's next for ARAG.

[00:04:41] **Sally:** Enough of that. I want to find out about both of you. And you know, this podcast has had some really interesting people on it. I may say so myself, um, as the interviewer. And I have interviewed quite a variety, not just on this podcast, but of course in print. But I wanted [00:05:00] to ask about your own roots. into the law, if you were, because I'm interested in people's, the different many routes there are to being in law and indeed practicing law.

[00:05:12] **Sally:** So maybe I can start then with you, Lisa, then I'll come back to you, Emma, because both your routes to this field are quite interesting. So, um, do you both

[00:05:20] **Lisa:** practice law? So, no. So I, um, I have, I'm silex qualified, so what is Cy? Okay. This part that, yeah,

[00:05:28] **Sally:** I 2 [00:05:30] million. This Okay. Worldwide, so that not everybody will be confident about the third the way you see, that's mine.

[00:05:38] **Lisa:** Silex is the Chartered Institute of Legal Executives and it's another route to law. Um, so when I first decided to do Silex, I was, I was only 16. I was only at school, um, which I know is unusual, but I wanted to be a lawyer. Um, I think I wanted to be a lawyer. And I think a lot of your previous guests have said similar things.

[00:05:56] **Lisa:** They were told that they're good at arguing by parents or [00:06:00] you should be a barrister. That sort of comment was made to me quite a lot. And I thought, well, that's quite nice. That's quite a good idea. But I've got an older brother and sister who are both at university, and I didn't really fancy the university route.

[00:06:10] **Lisa:** I wanted to go out and start earning money, um, you know, and be more independent. So I found out about ILEX, as it then was, um, the Institute of Legal Executives, and understood that it was something you can do, you can work. And you can take a part time, do the course at the same time, and it can be equivalent of a law degree.

[00:06:29] **Lisa:** Um, [00:06:30] and you also get in the practice side as well, which means you can then go on to become a fellow of the Institute. You can then, you know, go on to become a lawyer. Um, so I started that, um, I went out to work after doing a few solicitor's firms, first of all, as a receptionist. Then as

a receptionist stroke, um, junior secretary where I got my first, um, Involvement with clinical negligence cases because I work for a clinical negligence solicitor and I used to type up her Letters of complaint and letters to her [00:07:00] to clients and it really helped me to understand clinical negligence and then After working in solicitors for a few years, I thought, I'm not sure this is for me.

[00:07:09] **Lisa:** So I put my CV out to, um, to recruitment agencies and I got, um, one say to me, Oh, what's about this? It's got law involved in it. It's BTE, legal expenses, claim handler. And I didn't even know what legal expenses was. I was like, okay, applying, let's see what happens.

[00:07:27] **Lisa:** Got a few years. Um, it was, um, um, [00:07:30] first, uh, first assist, the legal expense insurer at the time. And I, um, then moved into ATE, um, underwriting. So I used to underwrite one off cases. This was pre LASPO. So I was looking at individual cases that would come in. They'd be anything from a personal injury to a consumer contract to an IP.

[00:07:45] **Lisa:** All sorts of interesting things. And I would have to assess whether I considered it to be a reasonable case and what premium we should tolerate. I then moved to, to another insurer called lamp, um, who I became senior underwriter there and I worked there for about seven years up to Las [00:08:00] Bo When LaSow happened, they made their underwriters redundant.

[00:08:03] **Lisa:** I did carry on working there as an account manager on a temporary contract for a while, but again, put my CV out to, um, recruitment agencies. And I had, um, a recruitment agency say to me, oh, there's a BT. Um, the account manager, I looked at the role and thought not suited to it. But again, let's see what happens, never hurts to go to interviews and these sorts of things.

[00:08:24] **Lisa:** And I got contact back saying they looked at it, the BT department had said, she's not the experience we need. [00:08:30] But the ATE team might be interested. So they added my CV to the ATE team who invited me to come for an interview. Um, and I ended up as an ATE account manager for the southeast of England. I've been here for nine years now.

[00:08:43] **Lisa:** So I remember, wow. So it wasn't what I intended. I never thought I set out to work in insurance or I set out to be an account manager. But actually, um, as much as I miss the underwriting, so I used to enjoy looking at one off cases. What I now do is work with solicitors. And I get to help them to bring out this justice [00:09:00] for their clients and I get to travel around and see my solicitors, make sure that they've got the right scheme for them.

[00:09:06] **Lisa:** And also we've moved, as you said, majority of them are clinical negligence and personal injury. Yes. But we have, as Emma mentioned, we've got, you know, housing disrepair and all these different areas that we work with. Um, and recently we've, um, been involved with, uh, a broker called The Judge who have gotten a scheme for, um, One off sort of commercial contract or personal contract cases, um, which is a really good scheme where we're on their panel and that [00:09:30] allows solicitors really initiative with AI where it allows solicitors to get an initial Um, indication of what premium might be without having to do a full application and without our underwriters having to spend a lot of time on it.

[00:09:42] **Lisa:** And if the client likes what they see, they can progress to that. And that's working really well as well. So it's getting me back into that, having a look at these one off cases as well. So yeah, it's, as I said, it's not what I intended to do, but I'm very much enjoying

[00:09:54] **Sally:** it now that I'm here. Yeah, which is great.

[00:09:56] **Sally:** And actually let's not forget one of the issues, of course, of those trying [00:10:00] to enter the, you know, I know I've been practicing law for 23 years or more now. Um, because I feel like that's, that's, that date is a bit stagnant. Maybe I still feel 23. I don't know, is that it's, it's the ability, the barrier. One of the barriers is of course, the cost gets of, you know, practicing law and what SILEX and the graduate, um, HILEX allows you to do.

[00:10:24] **Sally:** Is to earn all the job. It's just so important. And of course for you, it fulfilled the access to justice element. [00:10:30] So, gosh, so interesting. I didn't, I had no idea about any of this. Um, and what about your route, um, Emma, what was your route to, um, what you're doing now? I had,

[00:10:41] **Emma:** um, add, so my route wasn't said traditional roots either.

[00:10:46] **Emma:** So I left school as, as Lisa said, um, at 16. I became a training fee earner to Manchester Law for when I was 19 and between the ages of, you know, during my 20s, so [00:11:00] between the ages of 19 and 29, I worked within, um, uh, credit hire, personal injury, accident management, and when I was 29, I decided to start my law degree, part time, juggling two very young children, working full time and, uh, doing my, uh, open university law degree.

[00:11:22] **Emma:** Was a little bit too much at the time, so I had to make a decision, didn't want to carry on working full time or study full [00:11:30] time.

So I decided to leave my job in there and go and study full time. So because I left school at 16, I didn't have the confidence to just go and jump straight into my law degree because there was such a gap there in, in, uh, in studying.

[00:11:46] **Emma:** So I went to Stockholm College and did an access course. Now,

[00:11:49] **Sally:** what's an access course? Because I know this, but I wonder if some of the people who listened to this don't know what an access

[00:11:56] **Emma:** course is. Okay, so it's the [00:12:00] equivalent of three A levels and you study it full time over one year. I do my access course in law and modern history.

[00:12:10] **Emma:** Which was a great grounding for me and it just gave me the confidence when I went to university that I'd got some recent study, um, under my belt really. Um, so after I'd done that year at Stockport College, I went to MMU and did my law degree full time. And just work part time at a local [00:12:30] estate agent while I was, while I was studying because it's difficult to get a part time job in a legal environment that would work around my studies.

[00:12:39] **Emma:** So that worked for me. And once I qualified, once I graduated, I started, I did the graduate IELTS course. So it meant that I didn't have to do the majority of the IELTS course because my law degree qualified me for the majority of. Uh, to be exempt, so I just did the [00:13:00] practice courses at the end, so although I'd had the academic knowledge, I didn't have the practice knowledge, so I, in ILX, I just did.

[00:13:09] **Emma:** I think it was just two or three exams. I did the family practice exam and the, um, civil litigation exam. After that, I went back into fee earning, um, and also worked as an internal auditor for a law firm. So sort of doing quality control for, um, a [00:13:30] personal injury law firm. And then after I was made redundant from there, I, I got a job as an underwriter at a legal expense insurer, uh, which wasn't a, an area that I was looking to go into, but it was, it worked for me at the time and I really enjoyed, uh, doing that work.

[00:13:48] **Emma:** It is a very small legal expense insurer. So although my, my role was classed as an underwriter, I was doing everything from account management, [00:14:00] underwriting, even through to ombudsman complaints. Um, so everything all the way through. So it was really good grounding in legal expense insurance. Um, so I was there five years and then I applied for a job at ARAG as an account manager.

[00:14:16] **Emma:** And I've been, uh, I've been around now for the last two years and just a brilliant, a brilliant role. It means I can use all the experience I've gained over the years. Um, and I work with some fantastic [00:14:30] solicitors, uh, working with them to, as Lisa said, come up with solutions for them, for their NTE needs, which means they indirectly, we are supporting clients in, you know, in their access to justice, really via our solicitors.

[00:14:45] **Emma:** So it's just really rewarding and building relationships with our friends as well. It has been great. The last two years have just gone by so quickly. Wow.

[00:14:55] **Sally:** Yeah. We're recording this in my chambers, Kenworthy Chambers in Manchester. And of [00:15:00] course, um, Lisa's come up. from London. Um, you're in Manchester, I think in Missouri, but you actually work in Bristol.

[00:15:07] **Sally:** How, when I introduced you to, um, Mike, our senior, uh, you know, clerks of personal injury and clinic team, um, he was familiar with the NARAD because, um, you were involved in the maternity cases and the Shrewsbury Telford cases. So I wonder actually, what does he You know, what was your involvement in those cases?

[00:15:29] **Sally:** What were [00:15:30] those cases? They're quite big cases, but those who are not specialists, if you like, in clinical negligence. What were those cases and what would be our Arabs involvement in that? Just so we get an idea of what some of your work involves in the big

[00:15:42] **Emma:** cases. Yeah. So one of my firms, um, is very, uh, high profile actually in the, um, Shrewsbury and Telford maternity scandal cases were based in that area.

[00:15:56] **Emma:** Yes. And, um. Through us supporting them with [00:16:00] ATE insurance and also providing, uh, litigation funding, uh, to, to many firms, we're able to really support those families who have gone through. You know, life changing, uh, tragic circumstances, really, so it means that we can really support those families, uh, via the solicitors, uh, so, yeah, it's, it's good to feel that we are making a difference, really, um, and unfortunately, as there are more of these scandals coming [00:16:30] out.

[00:16:30] **Emma:** Then, you know, there will be more families to support and hopefully our ag can, can continue to do that.

[00:16:36] **Sally:** Yes, yes. Emma, what, can I ask you then about, um, gender? As you're working with a lot of, um, solicitors that, you know, women in the law, UK, um, is all about women, um, in the legal profession. Uh, and then we have, you know, lots of male allies and make lots of male supporters.

[00:16:56] **Sally:** But, I've been on your board of directors. It's a [00:17:00] bit like in the Barbie films. Have you seen it? All the board at, uh, Barbie, I forget the name of the company. We're all, you know, men of a certain age, um, and of a certain demographic. And I've been on your board. And, you know, you are two brilliant women. So I'm wondering where are all the, where are all the, where are all the women on the board?

[00:17:20] **Sally:** But the question I really want to ask you is, you know, are the rest of your teams all men? Are you the only two women, um, in the, you know, in, because your [00:17:30] sector assurance is traditionally very male dominated. I don't think we can escape that. I have done my homework. Um, there, so what, what is the makeup of the solicitors that you're dealing with in personal injury and clinical negligence cases?

[00:17:46] **Sally:** Are they women or men? Is there an increase or is it somewhat, um, static?

[00:17:52] **Lisa:** Well, um, I'll start with ARAG because, um, obviously, you know, we work with it. There are more and more women, um, within the company and, you know, [00:18:00] within the claims departments and in senior roles that, that, that our team has and, you know, in our team, the ATE sales team.

[00:18:06] **Lisa:** Is only four of us in the team and two of us female. So again, but that's definitely an improvement. Um, but as you said, insurance and particularly SALs is a, is a male dominated and always traditionally been a male dominated area. Yeah. Um, we've definitely seen an improvement in that, you know, that's said personally within our a we can see it with, with the diversity we've got, but with, um, talking about the law and the solicitors firms we work with.

[00:18:29] **Lisa:** I think there [00:18:30] are more and more women, um, in the clinical negligence and personal injury, um, feigning roles, and also in senior roles, heads of department, heads of PI and clinic departments. There are definitely more women, which is probably why we are more suited maybe to, to the job than, than some men, because we've got maybe better relationships with women, um, in that way.

[00:18:50] **Lisa:** Um, but yeah, there's definitely been an improvement, I think. Um, I mean, going back to when I first worked in a solicitor's firm, um, as an office junior, uh, stroke clinic secretary, [00:19:00] I was actually told by the senior secretary that the, uh, the head of, uh, the, the head of the, um, clinical engines department didn't like women to wear trousers.

[00:19:09] **Lisa:** So I obviously on purpose wore trousers every single day for that job and he never said a word to me because I thought no. But at that time, you couldn't even stand in front of a judge with trousers on. Yeah, it was, it was

[00:19:20] **Sally:** disarming. It was disarming.

[00:19:22] **Lisa:** He had to come in and change it. Exactly. So it has definitely been an improvement since the time I've been working with solicitors and I definitely see that.

[00:19:29] **Lisa:** Although [00:19:30] there were, you know, female solicitors or female role models for me at that time. Yeah. Um, but yeah, I definitely think it's an improvement.

[00:19:36] **Sally:** And what about other diversities, um, you know, sexual orientation, race? I mean, I could go on. Is that seeing improvement clearly not at the same rate as we know?

[00:19:49] **Sally:** Um, how's that? Or is there room for improvement that, um, that to, to answer? Um, Emma, can you answer

[00:19:55] **Emma:** that? Yeah, I think there's still massive room for, for that [00:20:00] to be improved across the board. Either whether it's in insurance or in law, um, definitely we see predominantly, uh, white male, but we are seeing, uh, an increase in, in females, like Lisa said, in the clinical negligence and clinical negligence and personal injury.

[00:20:19] **Emma:** leadership roles, that there is more women in, in those leadership roles now than before. However, I think in general, in law, there's still, [00:20:30] there's still a long way to go, but things are improving, but it's, but it's slow. Um, so I think, yeah, there's definitely, definitely improvements, improvements that can be made there.

[00:20:42] **Emma:** I mean, and it is seeing those role models in the workplace. You might not have those role models at home. I was saying to Lisa the other day, you know, my background was very much, um, the women in my family,

you know, they left school, they kind of got married and they had babies and that was it. They did have [00:21:00] those careers and it wasn't until that I was in the workplace and I was seeing women that were doing those things, it was a, it was great role models for me and some of them, you know, many years later, I'm still friends with, and they were, they're really supportive of other women within the workplace.

[00:21:15] **Emma:** And. So I think it is really important to have those role models. And I know when I'm at events now, I like to speak to the younger ones, the older women that are at those events, because I think [00:21:30] it's, um, it can be a bit daunting to go to these events when you're younger and everyone there seems more confident and have more experience than you.

[00:21:38] **Emma:** So, because I had those role models in the workplace when I was. When I was young, I tried to sort of make a beeline for the younger ones, maybe the trainees and it needs a bit of that and you just sort of give them that encouragement and just say, Oh, you're doing so well. And you know, what the opportunities that they've got ahead of them, because I just think it's so important to just build each other up, really.[00:22:00]

[00:22:00] **Sally:** Yes. Yeah. And sometimes it always have to be, um, the people that you might expect. Um, it's so, it's so important. And in fact, you contacted me to say you were happy to be here. Uh, a mentor, well, our, our mentoring program launches formally. We have made four, four more, four more league launches for members.

[00:22:20] **Sally:** So it'd be great to have you both on, um, and of course, you know, the assurance panels could do with a more.[00:22:30]

[00:22:30] **Sally:** diverse panels of cases, um, that would also be a positive way forward, wouldn't it? Um, to improve the diversity in the sector. And I want to ask you about wellbeing, uh, because, you know, law's not for the faint hearted. Um, um, it's quite hard work in whatever angle one works on. So, um, maybe I'll start with you, Lisa.

[00:22:51] **Sally:** What do you do for wellbeing? And then I'll come to, um, Emma.

[00:22:56] **Lisa:** Well, um, yeah, it is hard. And I think, um, a sales job is... [00:23:00] Predominantly, you know, quite a, a stressful job. You, you got targets, you've got to manage your accounts, et cetera. Um, the, the good thing about it, and the thing I've been lucky with for many years is being home-based.

[00:23:11] **Lisa:** Yeah. So that, that gives me more flexibility with my children. And even when I was underwriting, I was really lucky to have, um, the flexibility to work from home. And so whilst I was working for. Full time, when my children were, and they're only a year and a half, um, I had three months off for my first and four months off for my second, so I, you know, I was working full time and it was [00:23:30] stressful, um, but being able to be at home I feel was, was something that's really helped me, so it does allow me to have More time maybe to, to do exercise during the day, et cetera, and be, be at home when I'm not out and about.

[00:23:42] **Lisa:** Yeah. Um, but I think it's difficult because, yeah, wellbeing, I think I like spending time with my family. Um, um, and also reading. I really enjoy reading, so I'm trying to make sure I have time every day to to, to at least read

[00:23:55] **Sally:** Well, what, what's your favorite? Book. It has to be an Indian book. Have you [00:24:00] got one in mind or is it

[00:24:01] **Lisa:** the one we're reading?

[00:24:02] **Lisa:** Well, it's difficult again because I read so much. I love books. I'm always reading and, you know, I'm going for everything from a horror book and then thrillers and I've got a friend who's an author, Gemma Rogers, and she's, uh, she's a really good thriller book. Um, she's got some really good books out.

[00:24:17] **Lisa:** What's her name?

[00:24:17] **Sally:** Gemma Rogers. Oh, she's very good. We have a book club we've been in the going. I'm sure she

[00:24:24] **Lisa:** would be pleased to come then. Yeah, great authors

[00:24:27] **Emma:** to

[00:24:27] **Lisa:** come. But the, but choose a favorite book is really [00:24:30] difficult. So the way that I can, the only way I can choose is the book I read the most often.

[00:24:34] **Lisa:** Um, and that is the Christmas Carol because I read it every December. And it's such a lovely story. So lovely to read. So yeah, so that would be the one that I would choose as my favorite.

[00:24:43] **Sally:** Probably start crying. Yeah. Are you not ready for Christmas? Exactly. What the fuck, Christmas cow. Great. What about you, um, Lisa, what do you do for your well being?

[00:24:54] **Sally:** And if you've got a favorite

[00:24:55] **Emma:** book? So for my well being, as you know, Sally, I think I bumped into you in the [00:25:00] local park. And yes, yes. I love walking my dog, so we try to get out with him most mornings. I just find that that clears my head in the morning. Don't listen to anything while I'm walking. It's just me and the dog and nature and we, we have a, have a walk most mornings.

[00:25:18] **Emma:** And then in the evenings, I'm a member of a local, um, gym. So I do classes there and I find that really helps. Uh, de stress me after [00:25:30] a, after a long day, um, when we sometimes do have to go down to Bristol. So obviously, like Lisa, I'm home based as well, but when I do go to Bristol or I'm away for the evening, you know, if I've got a, uh, got a conference or something like that to go to, I do still try and incorporate some kind of movement or even if it's not sort of doing a, a gym class, it's some kind of movement, some kind of.

[00:25:56] **Emma:** Um, but walking or something into my [00:26:00] days, I really find that not just the physical benefits, but mental well being of exercise is sometimes underestimated. Yeah, but yeah, in terms of reading. Um, I've got a couple of books, actually. A couple? No, no, I have a lot. I'm sorry. It's really a bit different. Alvin Liberty.

[00:26:21] **Emma:** Oh, well, this year it's proper then. No,

[00:26:23] **Sally:** no. Tell us all of it. Maybe you'll know about one.

[00:26:25] **Emma:** But be quick. So fast tunes. So the first one, I would say, is [00:26:30] Birdsong. Uh, it's a bit of a sealed verse. I've never seen it. It's folks or folks. Like, I'd never know how to pronounce it. Um, World War I novel. It deals with the horrors of the war, but also has a, a, a love story intertwined and it's just beautifully written.

[00:26:46] **Emma:** And so I love that. But I also liked, I'm quite interested in psychology and I've read The Chin Paradox by Steve Peters, which is fantastic, um, look at [00:27:00] understanding the emotions of, um, of humans and. How to build resilience, really, um, how to box your chin, as he, as he says in that. So yeah, they're, they're a couple of books that I've, I've really enjoyed.

[00:27:13] **Lisa:** Ooh, interesting.

[00:27:15] **Sally:** None of which are illegal, but you know, we do need an escape sometimes from our day jobs. Um, I often say the arts have been a great help to all of us. Theatres, reading.[00:27:30]

[00:27:33] **Sally:** All of books. And we're coming to the end of our time together. And I wanted to ask you this question, really both of you to reflect on and reflecting as we have been really on your careers, what you're doing now. Um, uh, two things really. Uh, the first one is any tips or advice for young people? Um, entering the law now, as you reflect on, you know, maybe advice to yourself [00:28:00] or others.

[00:28:00] **Sally:** So, you know, um, one of you can go first and then I suppose the final question will be, what's the next fuck hack? And then that's the big reveal. I

[00:28:09] **Emma:** think really don't be discouraged by other people's opinions when you're younger. You know, I wanted to do law when I was at school and wasn't sort of in a, in a school that was.

[00:28:20] **Emma:** That really helps kids achieve, you know, have those aspirations and encourage them. So it just, it just [00:28:30] discouraged me, I suppose, from thinking that was something I could do. So I think, at school age, really, you know, they do need that, that mentoring and encouragement that... The world's your oyster really, you can do anything you put your mind to, um, so there's that.

[00:28:46] **Emma:** Well then also, for someone who's a little bit older, you can go back, it's never too late. Yeah. Yeah, I was 29, did the access course, I was 30 when I went and did my law degree, it's never too late. [00:29:00] So if you didn't do it when you were 16, if you didn't do your A levels and you were 18. Don't worry. You've got plenty of time.

[00:29:09] **Emma:** You'll do it when it's right for you. And I think that's, that's really

[00:29:13] **Sally:** important. I love that. I'm going to come to you in a minute. Uh, uh, Lisa, but I just love that. It's never too late. You've got plenty of time because you know, in our chambers, I have colleagues who are solicitors first and then they decided, Oh, I want to come to the bar.

[00:29:29] **Sally:** Um, and I [00:29:30] see we've probably got, you know, and none of the Northern Circuits and we've probably got a high number of people who are probably solicitors first that came to the bar. So it's really great advice, but sometimes actually it can be difficult, not just for youngsters, but that converts to some more mature students.

[00:29:45] **Sally:** Thank you. Um, what about you,

[00:29:48] **Lisa:** Lisa? What advice would you give? Well, I think my main, because of my experience is, is always try things. So if you've got, for example, as I said, you know, um, Someone offering you, saying to you, go for a, uh, try [00:30:00] apply for this job. Why not? What are you going to lose by applying?

[00:30:03] **Lisa:** And I always say to people, if you get an interview and you're not sure you like the job, go for the interview because what, what's your gonna, what are you going to lose by going for the interview? You're going to gain interview experience. And if they offer you the job and you decide you don't like it, you don't have to take it.

[00:30:18] **Lisa:** So never close the door before you've even given it a chance. Always. Look at, yeah, take whatever options are available to you and, and, and take the, um, the experience that you get from doing that as [00:30:30] well. And don't be disheartened if you don't get the job because there's, it's, it's, there'll be another one.

[00:30:34] **Lisa:** You know, it's, I know when I was applying, um, when I was very young and applying for jobs and I'd put so many CVs in so many applications and you don't even get responses sometimes. Yes. So it works out in the end and then it always turns up. So. Yeah. Just keep trying.

[00:30:49] **Sally:** Wow. That is brilliant. God, I wish I had you too when I was a youngster.

[00:30:55] **Sally:** Um, that's great. Thank you. Um, so what's right [00:31:00] next for our ad? I was going to say what's next for both of you. Be mine on Twitter if there is a next. I think you'll enjoy what you're doing at our ad. But there is some big news about

[00:31:09] **Emma:** ARAG isn't there? Yeah. So yeah, we are both enjoying what we're doing and, uh, just recently, just this year, we've had an announcement that ARAG is actually acquiring DAS.

[00:31:20] **Emma:** Which is another legal expense insurer, um, it's based in Bristol actually. Their offices aren't too far away from ours down in Bristol. So, [00:31:30] um, that's going through at the moment. And hopefully we'll have some more news about that

[00:31:36] **Sally:** next year. Yeah. Well, if you come back and tell me what it's like to be DAS.

[00:31:41] **Sally:** I didn't like DAS, but I'm thinking, yeah, the, um, the, you know, the washing powder and type. DAS. Brilliant. Brilliant. Well, Lisa and Emma, thank you so much for talking law with me, Halle Penny. It's been brilliant having both of you on. Have you enjoyed

[00:31:58] **Lisa:** it? Yes, it's been really good fun. Thank [00:32:00] you for having us.

[00:32:01] **Lisa:** Thank you. It's

[00:32:02] been great.