



CURRICULUM VITAE

Juan Carlos Muñoz J. de Sentmenat

CEO ARAG SE – Branch Portugal

And also Sales Manager of the Spanish branch of ARAG SE

Personal Data:

Born in 1969; married, four children

Education and Professional Experience:

Bachelor in Economics, Universidad Autónoma de Madrid

Completed studies with an MBA and Insurance broker title

1994 – 1996 Career Agents Responsible at AEGON

1996 – 1998 Branch Director at AEGON

1998 – 1999 Deputy Sales Director at Europa de Seguros (now ERGO Travel Assistance)

1999 – 2007 Territorial Director at ARAG Compañía Internacional de Seguros (now ARAG SE)

2007 – 2009 Vice-Sales Manager at ARAG Compañía Internacional de Seguros (now ARAG SE)

Since 2009 also CEO of ARAG Portugal (now ARAG SE)

Since 2012 also Sales Manager at ARAG Compañía Internacional de Seguros (now ARAG SE)