



CURRICULUM VITAE

Betina Nickel

CEO ARAG SE – Branch Spain

CEO Interlloyd – Branch Spain

Chairwoman of ARAG Services Spain and Portugal

Personal Data:

Born in 1973; married, one child

Education and Professional Experience:

2001 Diploma Regional Sciences Latin America, University of Cologne

2002 – 2003 Country Consultant Gerling Allgemeine Versicherungs-AG (GKA)/Gerling Industrie-Services Abroad

2003 – 2006 Executive/Assistant Manager/Senior Consultant KPMG Deutsche Treuhandges. mbH, ADVISORY Insurance/Corporate Finance

2007 – 2012 Vice President Corporate Development
ARAG Allgemeine Rechtsschutz-Versicherungs-AG (today ARAG SE)

2012 – 2015 Vice President Product International/Internet Sales
ARAG SE

2015 – 2018 Senior Vice President Cooperations and Internet Sales/
Products International, ARAG SE

2018 – 2021 Senior Vice President and Internet Sales/Sales and
Products International, ARAG SE

2020 – 2021 Member of the Supervisory Board of ARAG Services
Australia PTY

2021 – 2024 Member of the Management Board of ÖRAG
Rechtsschutzversicherungs-AG/Deutsche Assistance Versicherung AG

Since May 2025 CEO ARAG SE – Branch Spain