

# ARAG Press Release

Düsseldorf, 20.05.2026 1/2



## ARAG Group records another strong increase in premium income

First quarter of 2026 with continued stable growth

### Key figures

ARAG Holding SE (in € million)	2025	2024	2023
Total operating performance incl. sales of service companies	3,219.7	2,843.0	2,418.0
Gross premiums written	3,158.8	2,789.6	2,373.8
Claims incurred net of reinsurance	1,663.4	1,502.2	1,205.4
Claims ratio	54.6%	54.6%	51.2%
Insurance business operating expenses net of reinsurance	1,058.4	987.7	856.4
Cost ratio	34.8%	35.9%	36.4%
Underwriting result net of reinsurance	104.8	96.1	137.6
Gains and losses on investments	157.1	161.5	121.5
Profit/loss from ordinary activities	149.8	141.0	136.5
Consolidated net income	88.7	75.9	86.2

- Gross premiums written of the ARAG Group increased by 13.2 percent in 2025
- Legal insurance grew by 11.5 percent
- Health insurance once again increased strongly by 18.4 percent
- The combined ratio improved to 89.4 percent
- Profit/loss from ordinary activities increased by 6 percent
- Premium growth in the first quarter of 2026 at 10 percent

In the 2025 financial year, the ARAG Group generated gross premiums written of €3.16 billion. This corresponds to an increase of more than €340 million. After a decline in 2024, the underwriting result improved again from €96 million to €105 million. Profit/loss from ordinary business activities reached a profit of nearly €150 million, compared to €141 million in the previous year. Consolidated net income remained at a good level at €89 million. “ARAG delivered a confident performance last year. The Group once again achieved substantial growth and further improved its results. Our growth target of €3 billion in premium income has already been exceeded. This milestone was reached five years earlier than planned,” said Dr. Renko Dirksen, Chairman of the Management Board of ARAG SE, at the presentation of the ARAG Group’s financial statements.

# ARAG Press Release

Düsseldorf, 20.05.2026 2/2



The 2025 financial year was once again successful for ARAG. In Germany, premium income reached €1.75 billion, an increase of 13 percent compared to the previous year. Growth was once again driven by legal and health insurance. Outside Germany, premium income amounted to €1.41 billion, an increase of 13.5 percent compared to 2024. At the end of 2025, the Group managed a total of 14 million contracts. The combined ratio improved from 90.6 percent to 89.4 percent. Claims incurred net of reinsurance increased from €1.5 billion to more than €1.6 billion, while the Group claims ratio remained stable at 54.6 percent. The cost ratio was reduced again to 34.8 percent, compared to 35.9 percent in the previous year. Gains and losses on investments were slightly lower at €157 million compared to €161.5 million in 2024. The legal expenses insurance segment, the Group's largest unit, once again generated strong premium growth of 11.5 percent to €1.82 billion. Demand for private health insurance remained high in 2025. ARAG health insurance recorded premium growth of 18.4 percent, reaching €886.3 million in gross premiums. The composite segment also grew significantly, increasing by 10.9 percent to €430 million.

## ARAG Group remains on its growth path in 2026

In the first quarter of 2026, the ARAG Group achieved premium growth of 10 percent, reaching €956 million (previous year: €868 million). Business in Germany increased by 9 percent. Health insurance recorded the highest growth at 15 percent. Legal insurance in Germany increased its premium income by 12 percent. International business reported an 11 percent increase in premiums. "Economic success is not a reason for ARAG to slow down. We look to the future with confidence. Our robust business model, our innovative strength, our strong market position and our excellent team form the basis for continued successful development. Our ambition remains unchanged: we perform and we deliver for our customers," emphasized Dr. Renko Dirksen.

## Press contact

Klaus Heiermann

Member of the Management Board of ARAG Holding SE

Phone: +49 211 963-2219

E-Mail: [klaus.heiermann@ARAG.de](mailto:klaus.heiermann@ARAG.de) [www.ARAG.com](http://www.ARAG.com)

**ARAG** is the largest family-owned enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. It is the leading legal insurer worldwide. Active in 18 countries – including the US and Canada – ARAG is also represented by international branches, subsidiaries and shareholdings in numerous international markets in which it holds a leading position as a provider of legal insurance and legal services. Besides legal insurance, it offers its customers in Germany its own unique needs-based products and services covering casualty and property insurance and health insurance. With 6,500 employees, the Group generates revenue and premium income totaling €3.2 billion.

**ARAG SE** ARAG Platz 1 · 40472 Düsseldorf **Chairman of the Supervisory Board** Dr. Dr. h. c. Paul-Otto Faßbender  
**Board of Management** Dr. Renko Dirksen (Chairman) · Dr. Matthias Maslaton · Wolfgang Mathmann · Dr. Shiva Meyer ·  
Hanno Petersen · Dr. Joerg Schwarze

**Seat and court of registry** Düsseldorf · HRB 66846 · VAT ID: DE 119 355 995