



ARAG Group grows at its strongest rate ever

Customers are looking for more support

Key figures

ARAG Holding SE (in € million)	2024	2023	2022
Total operating performance incl. sales of service companies	2,843.0	2,418.0	2,240.9
Gross premiums written	2,789.6	2,373.8	2,199.4
Claims incurred net of reinsurance	1,502.2	1,205.4	1,089.9
Claims ratio	54.6%	51.2%	50.2%
Insurance business operating expenses net of reinsurance	987.7	856.4	791.4
Cost ratio	35.9%	36.4%	36.5%
Underwriting result net of reinsurance	96.1	137.6	157.8
Gains and losses on investments	161.5	121.5	52.0
Profit/loss from ordinary activities	141.0	136.5	97.3
Consolidated net income	75.9	86.2	43.5

- **ARAG Group grows strongly by 17.5 per cent**
- **Even without acquisition effects from the UK, revenues increased by over 10 percent**
- **Health insurance business with a dynamic increase of 17.4 percent**
- **Group expands contract portfolio by a net 1.5 million units**
- **Best result of ordinary business activities with €141 million**
- **Again strong premium growth of 12 percent in the 1st quarter of 2025**

The ARAG Group recorded a premium growth of 17.5 percent in the 2024 fiscal year, increasing by €416 million to around €2.8 billion. The underwriting result decreased to €96 million due to increased claims expenses. However, the result of normal business activities reached a historic high of €141 million. The net profit remained at a good level with €76 million. “The year 2024 marks an important milestone for us. For the first time, we consolidated the business of the former DAS UK. This has resulted in the largest growth leap in our company’s history. But even without the acquisition, the Group achieved robust organic growth. Our earnings performance developed better than we had forecasted in December. In short: we look back on a very successful financial year,” explained Dr. Renko Dirksen, Speaker of the Management Board of ARAG SE, at the presentation of the ARAG Group's financial statements.

In the German market, the legal and health insurance business continued to show very strong demand in 2024. Premium income increased by almost 13 percent to €1.6 billion. The international units contributed €1.18 billion in premiums, an increase of 24 percent. At the end of 2024, the Group had a total of over 13 million contracts in its portfolio. At the Group level, the combined ratio increased to 90.6 percent (previous year: 87.6 percent); benefits for insurance claims rose from €1.2 billion to €1.5 billion, and the Group’s claims ratio increased from 51.2 percent to 54.6 percent. The main reasons for these developments are strong growth – and consequently higher utilization by customers – as well as inflation. The cost ratio, on the other hand, was 35.9 percent, below the previous year’s 36.4 percent. Favorable market developments and additional disposal gains from restructurings led to a significant



increase in investment income by 33 percent to €161.5 million. The high premium growth is driven by the strong legal insurance segment – the largest unit in the Group. This segment delivered a growth of 17 percent to €1.65 billion, driven by the acquisition in the United Kingdom. The health insurance segment also contributed a growth of 17 percent, with premium income of €749 million. The reorganization in the United Kingdom also resulted in noticeable changes in the business development of the ARAG composite segment. This led to a significant increase in premiums in this segment by 21.5 percent to €388 million.

ARAG Group continues its growth course in the 2025 fiscal year

The ARAG Group also shows a significant increase in premiums in the first quarter of 2025 – by more than 12 percent to €898 million (previous year: €800 million). The business in Germany grows by 12 percent. The health insurance business remains the strongest growth driver with an increase of 20 percent. The German legal insurance business is also performing well with a growth of 6 percent. The international business shows significant growth – by almost 12 percent.

“These are demanding times, and the challenges will continue. ARAG is well prepared. Thanks to the strategic course we have set over the past ten years, we are now exactly where our customers need us to be. We will continue to build on this advantage – with drive, a pioneering spirit, and confidence – as we enter the 90th year of our company’s history.” emphasized Dr. Renko Dirksen.

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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 20 countries – including the US, Canada and Australia – 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 more than 6,100 employees, the Group generates revenue and premium income totaling over €2,8 billion.

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