



60 Years of ARAG Netherlands

ARAG Group laid the foundation for international expansion in 1962

Making law accessible and affordable for every citizen - this has been the mission of the Dutch subsidiary of the ARAG Group for 60 years, thus implementing the business idea of ARAG founder Heinrich Faßbender in the Netherlands. With premium revenues of 185 million euros, 720 employees and a market share of 23,6 percent in the Netherlands in 2021, the oldest international subsidiary of the ARAG Group can look back on 60 successful years. In the last fiscal year, the company, with offices in Amsterdam, Rotterdam, The Hague, Leusden and Roermond, handled over 60,000 legal insurance cases and advised 150,000 callers with legal issues.

Guestspeaker at the celebration of this anniversary was Princess Laurentien van Oranje, founder of the Number 5 Foundation. She emphasized the great importance of an inclusive, just and people-focused society – notably providing access to justice for all – and appreciated the contribution of companies such as ARAG committed to accomplish this goal day in, day out.

"The foundation of our extremely successful international business was laid in Utrecht in 1962. With four employees, we handled 27 legal insurance claims in the first year. That's where we set off on our international expansion course. We are now active in 19 countries – including the USA, Canada and Australia. Not only is our Dutch subsidiary the largest and oldest international company in the ARAG Group, it is also highly innovative and often at the forefront of developments," explains Dr. Renko Dirksen, Speaker of the Board of Management of ARAG SE. "We are now the largest legal insurance company in the world, with over 12 million customers, and last year our international business grew by 8.5 percent to €823.6 million, making it a mainstay of our overall success," he adds.

The business model of the Dutch subsidiary differs significantly from the German model. More than 450 licensed lawyers specializing in various fields of law look after Dutch customers and also represent them in court. This is something insurance companies in Germany are unable to do because of the lawyers' monopoly. The Dutch ARAG lawyers handle around 91 percent of all legal insurance cases in-house – from notification of a claim to the final judgement. Customers are very satisfied with the service they receive. Customer satisfaction, continuously surveyed on a scale of ten, currently stands at 8.4.

"We are very proud of what we have achieved in the Netherlands over the past 60 years – but we still have a lot to do. Our customers are always our focus. We are at their side to help them solve their legal problems. In doing so, we focus on innovations, needs-based and modern products, and digital solutions," explains Marc van Erven, who has been CEO of ARAG Netherlands since 1999.



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ARAG is the largest family enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. ARAG is the world's largest legal insurer Active in 19 countries – including the US, Canada and Australia – ARAG is also represented by international branches, subsidiaries and shareholders in numerous international markets in which it holds a leading position as a provider of legal insurance and legal services. In addition to its focus on legal insurance, ARAG also offers its customers in Germany unique, attractive, needs-based products and services in the composite and health-insurance segments. With more than 4,700 employees, the Group generates revenue and premium income totaling more than € 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 (Spokesman) - Dr. Matthias Maslaton - Wolfgang Mathmann - Hanno Petersen - Dr. Joerg Schwarze - Dr.

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