ARAG Press Release

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90 years of ARAG: Focus on legal insurance more relevant than ever

125-meter facade of the Düsseldorf Group Headquarters with anniversary motif

ARAG Insurance is celebrating its 90th anniversary. On August 24, 1935, Heinrich Faßbender, a notary and entrepreneur from Oberhausen, founded ARAG in Düsseldorf with a revolutionary idea: "Everyone should be able to assert their rights – regardless of their financial situation." This founding principle was a milestone in the insurance world. Today, 90 years later, equal access to justice is more relevant than ever in constitutional states. Accordingly, the law is also the focus of the 1,700-square-meter anniversary poster on the ARAG Tower in Düsseldorf.

From its beginnings as a six-man operation in a Düsseldorf townhouse directly on the Rhine, ARAG has developed into an international insurance group with over 6,000 employees, around three billion euros in premium income, and more than 13 million customers. Today, ARAG is not only the largest family-owned company in the German insurance industry, but also the world's largest legal insurer.

Due to his active political involvement as a centrist politician, ARAG founder Heinrich Faßbender soon came under pressure from the Nazi regime. He refused to sell the company and was forced to effectively shut down operations until 1945. In 1948, ARAG received its insurance license from the British occupation authorities. From 1949 onwards, the range of services was expanded beyond pure traffic legal insurance to other areas of life. In 1962, ARAG established its first international unit in the Netherlands, laying the foundation for its current international presence. Other important milestones were the expansion into composite and health insurance in 1962 and 1985, as well as the continuous expansion of international business. While the international focus is on the core business of legal protection – which accounts for almost two-thirds of legal insurance premium income – ARAG is also successfully positioned in the health and composite insurance business in its home market of Germany.

"Only a company that is as adaptable, flexible, and willing to change as ARAG can manage to remain true to itself for 90 years," emphasizes Dr. Renko Dirksen, Chairman of the Board of Management of ARAG SE. "This impressive development from a small Düsseldorf-based company to today's leading legal insurance provider worldwide shows that the visionary idea of our company founder Heinrich Faßbender from 1935 is more important today than ever. At a time when legal guidance is increasingly in demand, we create resilience for our customers."

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Recipe for success: independence and innovative strength

As an independent family-owned company, ARAG can make decisions without having to pay attention to quarterly capital market interests. This independence enables the Group to react quickly to market changes.

Anniversary campaign raises ARAG's profile nationwide

ARAG is launching a comprehensive anniversary campaign to mark its 90th birthday. The campaign kicks off with a Germany-wide poster campaign on over 40,000 billboards. Three eye-catching motifs convey the company's long-standing legal insurance expertise with a touch of humor. The ARAG Tower itself is a particular eye-catcher: Since the anniversary day, the 125-meter-high Düsseldorf landmark is displaying the anniversary motif "We celebrate the law. And 90 years of ARAG" – covering more than 1,700 square meters on its façade. "With this, we present what is probably the largest legal insurance poster in the world," emphasizes Dr. Renko Dirksen.

In addition, ARAG is presenting videos on its central anniversary website "Moments of Trust," in which customers and business partners from twelve countries tell why they chose ARAG at decisive moments.

Printable photos of the poster-covered ARAG Tower and the Germany-wide poster campaign can be found here.

Click here to view the videos on the "Moments of Trust" landing page.

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RRAG 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 19 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 more than 6,100 employees, the Group generates revenue and premium income totaling over €2,8 billion.

ARAG SE ARAG Platz $1 \cdot 40472$ Düsseldorf **Chairman of the Supervisory Board** Dr. Dr. h. c. Paul-Otto Faßbender **Board of Management** Dr. Renko Dirksen (Chairman) \cdot Dr. Matthias Maslaton \cdot Wolfgang Mathmann \cdot Dr. Shiva Meyer \cdot Hanno Petersen \cdot Dr. Joerg Schwarze **Seat and court of registry** Düsseldorf \cdot HRB 66846 \cdot VAT ID: DE 119 355 995