Annual Press Conference ARAG Holding SE Statement by Dr. Renko Dirksen Düsseldorf, 29 May 2019 (The spoken word is definitive.)

Ladies and Gentlemen,

Many of you know me already, but I'd like to introduce myself briefly nonetheless. My name is Dr. Renko Dirksen. I'm 42 years old and the father of two children. I've been working for ARAG for 14 years now, and I felt accepted as part of the ARAG family very early on. Everyone who works for this organization experiences the strong sense of solidarity and the special ARAG spirit that bind the entire ARAG team together.

I am well aware of the scope of my future duties. I wish to thank the Supervisory Board and Dr. Faßbender, in particular, for the great trust with which the task of managing the Group will be entrusted to someone outside the family in 2020. And above all I wish to thank my colleagues on the Board, who have assured me of their backing and support for the work that lies ahead. I have known my colleagues long enough to recognize that their assurance is more than a mere gesture.

My job for the coming months will consist for the most part in listening. What this means is that I intend to refrain from advancing any program or agenda until I actually assume my new position. I also understand that any such agenda will be developed through a mutual effort involving the entire membership of the Board in order to ensure that we achieve our objective as a unified team. That has always been the case in the past, and this approach will not change in the future. Yet I can say this much at this time: I intend to maintain the continuity of what has been accomplished to date, because my colleagues on the Management Board and I have assumed responsibility for these achievements over a period of many years. It would be very strange indeed if we were to start approaching things differently overnight. The success achieved by the ARAG Group represents a clear mandate for the entire Management Board.

But it is now time for me to step back again and thank you for your attention.