



PART 3

Supplements

2017

achmea 

Contents

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PART 1



PART 2



PART 3

As of 2017, our annual reporting will comprise three parts. Each of these parts aligns with the specific interests of stakeholders. Splitting our reporting into three parts ensures greater clarity and accessibility.

Part 1 is the 'Annual Review'. This is aimed at a broader target audience and contains a description of the progress made by Achmea in 2017 and our vision of the future.

Part 2 is the 'Year Report'. This describes the main financial developments. Among other things it contains the financial statements, the report of the Executive Board and a report on our Governance.

Part 3 with 'Supplements' contains sustainability reporting information and appendices to the other parts.

Appendix A

GRI index

INDICATOR		DETAILS/REFERENCE/EXPLANATION
STRATEGY AND ANALYSIS		
G4-1	Statement from the most senior decision-maker about the relevance of sustainability to the organisation and the organisation's strategy for addressing sustainability.	Annual Review part 1: Introducing Achmea. A word from the Chairman. p.9 - 10
G4-2	Description of key impacts, risks and opportunities.	Year Report part 2: Capital and risk management. p. 21-25; p.73-98
ORGANISATION PROFILE		
G4-3	Name of the organisation.	Achmea B.V.
G4-4	Primary brands, products, and/or services.	Annual Review part 1: Achmea in numbers; Core activities. p.6 Annual Review part 1: Our insurance brands. p.7
G4-5	Location of the organisation's headquarters.	Zeist, Netherlands
G4-6	The number of countries where the organisation operates	Annual Review part 1: Introducing Achmea. p.4-8
G4-7	Nature of ownership and legal form	Annual Review part 1: Introducing Achmea; How we became who we are. p.4 Year Report part 2: Corporate Governance p.47-52
G4-8	Markets served	Annual Review part 1: Introducing Achmea p.4-8 Annual Review part 1: Context & strategy; Focus via market-oriented value chains. p.20
G4-9	Scale of the organisation.	Annual Review part 1: Introducing Achmea. p.4-8 Year Report part 2: Results and Developments in 2017: p.5-20
G4-10	Composition employee files	Year Report part 2: Employees and diversity p.33-35 Supplements part 3: Appendix C. Additional employee information. p.11-15
G4-11	Employees covered by collective labour agreements	Supplements part 3: Appendix C. Additional employee information. p.15
G4-12	Description of the organisation's supply chain.	Annual Review part 1: Introducing Achmea. p.6-7 Annual Review part 1: Introducing Achmea. What we do and provide. p.12 Annual Review part 1: Introducing Achmea. Our value creation model. p.13 Annual Review part 1: Context en strategy. Strategic focus within Delivering Together; Focus via market-oriented value chains. p.20 Annual Review part 1: Objectives & progress. Taking action to achieve our objectives p.23 Annual Review part 1: Objectives & progress. Taking action to achieve our objectives; Our partners. p.34-36
G4-13	Significant changes during the reporting period	Annual Review part 1: Introducing Achmea: Our insurance brands; Sale of activities in Ireland in line with our international strategy. p.7 Annual Review part 1: Context en strategy. Strategic focus within Delivering Together. p.20 Annual Review part 1: Objectives & progress p.37-39
G4-14	Report whether and how the precautionary approach or principle is addressed by the organisation.	Year Report part 2: Capital- and risk management. p.21-25

INDICATOR		DETAILS/REFERENCE/EXPLANATION
G4-15	Externally developed economic, environmental and social charters, principles to which the organisation subscribes.	Annual Review part 1: Four core qualities p.5 Annual Review part 1: Our commitments. p.45-46 Annual Review part 1: Reporting principles p. 47-48
G4-16	Memberships of associations (such as industry associations) and national or international advocacy organisations.	Amongst others: Dutch Association of Insurers (Verbond van Verzekeraars), Dutch health insurers' organisation ZN (Zorgverzekeraars Nederland), Dutch Banking Association (Nederlandse Vereniging van Banken), the Company Pension Funds Foundation (Stichting Ondernemingspensioenfondsen) and the Sectoral Pension Funds Union (Unie van Beroepspensioenfondsen) Annual Review part 1: Glossary. p.50-53

IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES

G4-17	List of all entities included in the organisation's consolidated financial statements and not covered by this report	Year Report part 2: Consolidated financial statements p. 172
G4-18	Process for defining the report content, the boundaries, and the principles for defining report content	Annual Review part 1: Context en strategy. In dialogue with our stakeholders. p.17-18 Year Report part 2: Other information. Assurance Report. p. 198
G4-19	Material aspects identified in the process for defining report content	Annual Review part 1: Context en strategie. In dialogue with our stakeholders. p.17-18
G4-20	Aspect boundary within the organisation for each material aspect	Annual Review part 1: Reporting principles. pp.47-48
G4-21	For each material aspect, report the aspect boundary outside the organisation.	Annual Review part 1: Reporting principles. pp.47-48
G4-22	The effect of any restatements of information provided in previous reports, and the reasons for such restatements.	Annual Review part 1: Reporting principles. pp.47-48
G4-23	Significant changes from previous reporting periods in the scope and aspect boundaries.	This year Achmea is reporting via Core; other aspects have been disregarded.

STAKEHOLDER ENGAGEMENT

G4-24	List of stakeholder groups engaged by the organisation.	Annual Review part 1: Context en strategy. In dialogue with our stakeholders. pp.17-18
G4-25	The basis for identification and selection of stakeholders with whom to engage.	Annual Review part 1: Context en strategie. In dialogue with our stakeholders. pp.17-18. In 2018 Achmea is planning to conduct a complete materiality analysis. In the annual reporting over 2018 a further elaboration on the starting principles will be provided which also covers the selection of stakeholders.
G4-26	The organisation's approach to stakeholder engagement	Annual Review part 1: Context en strategie. In dialogue with our stakeholders. pp.17-18. In 2018 Achmea is planning to conduct a complete materiality analysis. In the annual reporting over 2018 a further elaboration on the starting principles will be provided which also covers the selection of stakeholders.
G4-27	Key topics and concerns that have been raised through stakeholder engagement	Annual Review part 1: Context en strategie. In dialogue with our stakeholders. pp.17-18. In 2018 Achmea is planning to conduct a complete materiality analysis. In the annual reporting over 2018 a further elaboration on the discussions concerning material topics will be provided.

REPORT PROFILE

G4-28	Reporting period for information provided.	2017
G4-29	Date of most recent previous report.	30-03-2017
G4-30	Reporting cycle.	Annual
G4-31	Contact point for questions regarding the report or its contents.	Annual Review part 1: Colophon and contact information. p.60

INDICATOR		DETAILS/REFERENCE/EXPLANATION
G4-32	a. Report the 'in accordance' option the organisation has chosen. b. Report the GRI Content Index for the chosen option.	Application level GRI G4: Core Supplements part 3: Appendix A. GRI. p.3
G4-33	Policy with regard to assurance	Year Report part 2: Report of the Supervisory Board pp.37-46

GOVERNANCE

G4-34	The governance structure of the organisation	Year Report part 2: Corporate Governance. pp.47-52
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ETHICS AND INTEGRITY

G4-56	Description of the organisation's values, principles, standards and norms of behavior such as codes of conduct.	Year Report part 2: Corporate governance. pp.47-52
G4-58	The internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organisational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Year Report part 2: Corporate Governance. pp.47-52

MATERIAL ASPECTS

AFFORDABLE AND ACCESSIBLE HEALTHCARE

DMA	a. Report why the aspect is material. Report the impacts that make this aspect material. b. Report how the organisation manages the material aspect and its impacts. c. Evaluation of the management approach.	Annual Review part 1: Introduction Achmea. Our insurance brands. p.7 Annual Review part 1: Introducing Achmea. A word from the Chairman. p.9-10 Annual Review part 1: Strategic focus within Delivering Together. Focus via market-oriented value chains. p.20 Annual Review part 1: Objectives & progress. p.21-43 '-Actify and Gezond Ondernemen '-Activities related to Fit and healthy customers and accessible healthcare. '-Participation in innovative healthcare start-ups. '-Partnership with the senior citizens' group Ouderenbond for health services to senior citizens. '-Healthcare explorer tool. Annual Review part 1: Objectives & progress; Our value to society. p.28-30 Year Report part 2: Developments in 2017. p. 25 Year Report part 2: Governance. Ethics committee. p.52
Own indicator	Number of innovations / innovative solutions	Annual Review part 1: Objectives & progress; Our value to society. p. 28-30

CLIMATE CHANGE RELATES TO GRI ASPECT: EMISSIONS

DMA	a. Report why the aspect is material. Report the impacts that make this aspect material. b. Report how the organisation manages the material aspect and its impacts. c. Evaluation of the management approach.	Annual Review part 1: Objectives & progress; Climate change. p.29-30 Supplements part 3: Appendix F: Other environmental information. p.17-21
G4-EN15	Direct greenhouse gas (ghg) emissions (scope 1)	Supplements part 3: Appendix E: Other environmental information. p. 17-21
G4-EN16	Energy indirect greenhouse gas (ghg) emissions (scope 2)	Supplements part 3: Appendix E: Other environmental information. p. 17-21
G4-EN17	Other indirect greenhouse gas (ghg) emissions (scope 3)	Supplements part 3: Appendix E: Other environmental information. p. 17-21

INDICATOR		DETAILS/REFERENCE/EXPLANATION
RESPONSIBLE INVESTMENT		
DMA	<ul style="list-style-type: none"> a. Report why the aspect is material. Report the impacts that make this aspect material. b. Report how the organisation manages the material aspect and its impacts. c. Evaluation of the management approach. 	Annual Review part 1: Objectives & progress; textbox p.28 Annual Review part 1: Our financial results. p.40 Year Report part 2: Social Responsible Investment p.27
Own indicator	Number of engagement meetings	Year Report part 2: Management report. Social Responsible Investment; Results of engagement 2017. p.30
PERSONAL DATA PROTECTION RELATES TO GRI ASPECT CUSTOMERS PRIVACY		
DMA	<ul style="list-style-type: none"> a. Report why the aspect is material. Report the impacts that make this aspect material. b. Report how the organisation manages the material aspect and its impacts. c. Evaluation of the management approach. 	Annual Review part 1: Context en strategy. p.15 Annual Review part 1: Objectives & progress. p.23
Own indicator		Achmea uses several performance indicators with regards to privacy and protection of personal data. Achmea intends to develop an all-encompassing indicator for this in 2018.
SUSTAINABLE PRODUCTS AND SERVICES		
DMA	<ul style="list-style-type: none"> a. Report why the aspect is material. Report the impacts that make this aspect material. b. Report how the organisation manages the material aspect and its impacts. c. Evaluation of the management approach. 	Annual Review part 1: Strategic topics. 'Sustainable products and services' is shorthand for our objective; "to contribute to a healthier, safer and more future-proof society." p.20
Own indicator	Number of innovations / innovative solutions	Annual Review part 1: Our objectives and progress. Societal perspective with respect to healthcare innovations. p.23 -29
VALUE FOR CUSTOMERS		
DMA	<ul style="list-style-type: none"> a. Report why the aspect is material. Report the impacts that make this aspect material. b. Report how the organisation manages the material aspect and its impacts. c. Evaluation of the management approach. 	Annual Review part 1: Our customers p.24 Annual Review part 1: Our value to society p.28
Own indicator	Customer satisfaction and Customer-Oriented Insurance quality seal (KKV)	Annual Review part 1: Our customers p.24
PENSIONS AND RETIREMENT SERVICES		
DMA	<ul style="list-style-type: none"> a. Report why the aspect is material. Report the impacts that make this aspect material. b. Report how the organisation manages the material aspect and its impacts. c. Evaluation of the management approach. 	Annual Review part 1: Context & Strategy: Strategic focus within Delivering Together, p.20 Annual Review part 1: Objectives & Progress: Our customers, p.24 Annual Review part 1: Objectives & Progress: Our value to society, p.28 Annual Review part 1: Objectives & Progress: Our partners, p.34 Annual Review part 1: Topics on the materiality matrix, p.54
Own indicator	Growth in Assets under Management (AuM)	Year Report part 2: Results and developments in 2017 p.14

INDICATOR	DETAILS/REFERENCE/EXPLANATION
INTEGRITY	
DMA	<p>a. Report why the topic is material and the impact of the topic</p> <p>b. Report how the organisation manages the material topic and its impacts</p> <p>c. Evaluation of the management approach</p>
Own indicator	Year Report part 2: Management report. Corporate social themes explained. Achmea’s policy on corruption and bribery. p.31 Year Report part 2: Governance. Corporate Governance. p.47-52 Year Report part 2: Governance. Ethics Committee; textbox p.52 Achmea manages several indicators related to integrity. Achmea intends to develop an all-encompassing indicator in 2018.
FINANCIAL SECURITY	
DMA	<p>a. Report why the topic is material and the impact of the topic</p> <p>b. Report how the organisation manages the material topic and its impacts</p> <p>c. Evaluation of the management approach</p>
Own indicator	Annual Review part 1: Context & Strategy: Strategic focus within Delivering Together, p.20 Annual Review part 1: Objectives & progress. Our customers, p.24-27 Annual Review part 1: Objectives & progress. Our value to society, p.28-30 Annual Review part 1: Objectives & progress. Our partners, p.34-36 Annual Review part 1: Topics on the materiality matrix, p.54-55 Year Report part 2: Results and developments in 2017.p.14

Appendix B

PSI Table

CORPORATE SOCIAL THEMES

Our goals and progress

Achmea signed the Principles for Sustainable Insurance (PSI) in 2012. The reference table below is designed to allow Achmea to account for the implementation of these principles in a transparent fashion. For further information about the PSI, see www.unepfi.org/psi.

Principle 1: Environmental, social and governance issues (ESG) relevant to our insurance business are embedded in our decision-making

POSSIBLE ACTIONS: COMPANY STRATEGY	FULFILLMENT/REFERENCE
Establish a company strategy at the Board and executive management levels to identify, assess, manage and monitor ESG issues in business operations	Annual Review 2017 – Context & Strategy; Achmea’s story; Appendix part 1 Strategy map details
Dialogue with company owners on the relevance of ESG issues to the company strategy	Annual Review 2017 – Context & Strategy; Our value to society www.verenigingachmea.nl
Integrate ESG issues into recruitment, training and employee engagement programmes	Annual Review 2017 – Our employees Year Report 2017 – Management report; Corporate Governance.
POSSIBLE ACTIONS: RISK MANAGEMENT AND UNDERWRITING	FULFILLMENT/REFERENCE
Establish processes to identify and assess ESG issues inherent in the portfolio and be aware of potential ESG-related consequences of the company’s transactions	Annual Review 2017 – Our financial results Year Report 2017 – Capital- and risk management; Socially responsible investing
Integrate ESG issues into risk management, underwriting and capital adequacy decision making processes, including research, models, analytics, tools and metrics	Year Report 2017 – Capital- and risk management
POSSIBLE ACTIONS: PRODUCT AND SERVICE DEVELOPMENT	FULFILLMENT/REFERENCE
Develop products and services which reduce risk, have a positive impact on ESG issues and encourage better risk management	Annual Review 2017 – Achmea’s story; Context & Strategy; Our value to society
Develop or support literacy programmes on risk, insurance and ESG issues	Annual Review 2017 – Our customers; Our value to society
POSSIBLE ACTIONS: CLAIMS MANAGEMENT	FULFILLMENT/REFERENCE
Respond to clients quickly, fairly, sensitively and transparently at all times and make sure claims processes are clearly explained and understood	Annual Review 2017 – Our customers; Our value to society; Our processes
Integrate ESG issues into repairs, replacements and other claims services	Annual Review 2017 - Our processes
POSSIBLE ACTIONS: SALES AND MARKETING	FULFILLMENT/REFERENCE
Educate sales and marketing staff on ESG issues relevant to products and services and integrate key messages responsibly into strategies and campaigns	Annual Review 2017 – Our employees; Our processes Year Report 2017 – Capital- and risk management
Make sure coverage, benefits and costs of products and services are relevant and clearly explained and understood	Annual Review 2017 – Our value to society; Our customers
POSSIBLE ACTIONS: INVESTMENT MANAGEMENT	FULFILLMENT/REFERENCE
Integrate ESG issues into investment decision-making (e.g. by implementing the Principles for Responsible Investment)	Annual Review 2017 – Our value to society; Our Commitments Year Report 2017 – Social responsible investing

Principle 2: We will work together with our clients and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions

POSSIBLE ACTIONS: CLIENTS AND SUPPLIERS	FULFILLMENT/REFERENCE
Dialogue with clients and suppliers on the benefits of managing ESG issues and the company's expectations and requirements on ESG issues	Annual Review 2017 – Context & Strategy; Our processes; Appendix Strategy map details
Provide clients and suppliers with information and tools that may help them manage ESG issues	Annual Review 2017 – Our customers; Our value to society; Our Processes. Year Report 2017 – Social responsible investing
Integrate ESG issues into tender and selection processes for suppliers	Annual Review 2017 – Our value to society Year Report 2017 – Corporate social themes explained
Encourage clients and suppliers to disclose ESG issues and to use relevant disclosure or reporting framework	Year Report 2017 – Corporate social themes explained
POSSIBLE ACTIONS: INSURERS, REINSURERS AND INTERMEDIARIES	FULFILLMENT/REFERENCE
Promote the adoption of the principles	Annual Review 2017 – Context & Strategy; Our value to society; Appendix Strategy map details
Support the inclusion of ESG issues in professional education and ethical standards in the insurance industry	Annual Review 2017 – Our employees

Principle 3: We will work together with governments, regulators and other key stakeholders to promote widespread action across society on environmental, social and governance issues

POSSIBLE ACTIONS: GOVERNMENTS, REGULATORS AND OTHER POLICYMAKERS	FULFILLMENT/REFERENCE
Support prudential policy, regulatory and legal frameworks that enable risk reduction, innovation and better management of ESG issues	Annual Review 2017 – Our value to society; Our processes Year Report 2017 – Capital- and risk management
Dialogue with governments and regulators to develop integrated risk management approaches and risk transfer solutions	Annual Review 2017 – Context & Strategy
POSSIBLE ACTIONS: OTHER KEY STAKEHOLDERS	FULFILLMENT/REFERENCE
Dialogue with intergovernmental and non-governmental organisations to support sustainable development by providing risk management and risk transfer expertise	Annual Review 2017 – Context & Strategy
Dialogue with business and industry associations to better understand and manage ESG issues across industries and geographies	Annual Review 2017 – Context & Strategy
Dialogue with academia and the scientific community to foster research and educational programmes on ESG issues in the context of the insurance business	Annual Review 2017 – Context & Strategy
Dialogue with media to promote public awareness of ESG issues and good risk management	Annual Review 2017 – Context & Strategy

Principle 4: We will demonstrate accountability and transparency in regularly disclosing publicly our progress in implementing the principles

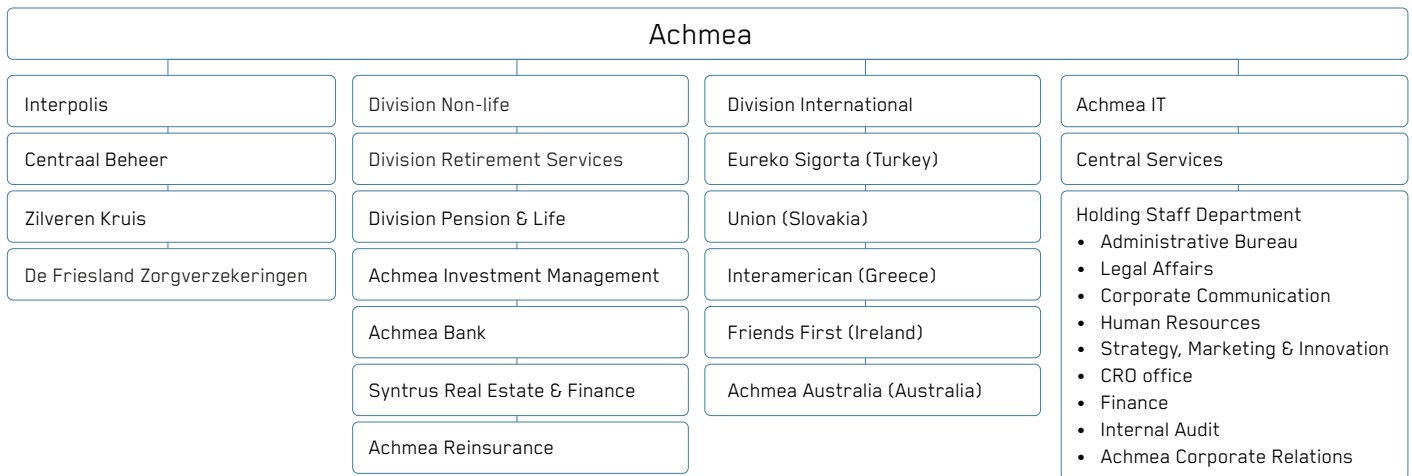
POSSIBLE ACTIONS:	FULFILLMENT/REFERENCE
Assess, measure and check the company's progress in managing ESG issues and proactively and regularly disclose this information publicly	Through annual reporting www.achmea.nl/duurzaam
Participate in relevant disclosure or reporting frameworks	Annual Review 2017 – Our Commitments; Reporting principles
Hold a dialogue with customers, regulators, credit rating agencies and other stakeholders to foster mutual understanding for the use of the principles.	Annual Review 2017 – Context & Strategy

Appendix C

Additional employee information

OTHER EMPLOYEE INFORMATION

From the perspective of a practical bundling of expertise, Achmea knows an operational organisational model consisting of: distribution divisions, product divisions, internal services department and policy-setting staff services. For the execution of human resource policy, HR employs the organisational structure below.



NUMBER OF EMPLOYEES AS OF 31 DECEMBER

	2017		2016	
	FTEs	EMPLOYEES	FTEs	EMPLOYEES
Achmea staff employed by De Friesland Zorgverzekeraar	71	79	80	89
Achmea Corporate Relations	31	31	32	32
Achmea Bank	200	206	270	286
Achmea Investment Management	230	222	224	217
Centraal Beheer	682	740	697	755
Central Services	1.000	1.083	1.072	1.158
Division International	32	31	34	33
Division Pension & Life	496	538	516	562
Division Non-Life	2.425	2.596	2.461	2.634
Finance	245	250	283	292
HR	103	106	109	112
Achmea IT	1.247	1.241	1.696	1.683
Interpolis	141	144	146	149
Retirement Services	804	813	864	876
Staalbankiers			25	25
Syntrus Achmea Real Estate & Finance	341	339	337	333
Zilveren Kruis	2.044	2.230	2.042	2.256
Other	692	725	737	766
Subtotal for Achmea in the Netherlands, excluding third-party companies	10.782	11.374	11.624	12.258
De Friesland	489	557	537	613
Eurocross international	135	127	122	117
Independer	292	307	269	279
InShared	51	48	41	39
Customer Contact Services	105	148	226	294
OZF	26	29	25	30
Pim Mulier	7	11	10	11
Winnock (as of 1-1-2017 no longer part of Achmea)			105	129
Vitality / Actify	7	7	0	
Subtotal for third-party companies	1.112	1.234	1.335	1.512
Subtotal for Achmea in the Netherlands	11.894	12.608	12.960	13.770
Achmea Australia	63	63	45	47
Eureko Sigorta	623	562	647	582
Friends First	303	308	281	293
InterAmerican Greece	1.149	1.173	1.217	1.154
Union	549	554	565	530
Subtotal for international subsidiaries	2.688	2.660	2.755	2.606
Totaal	14.582	15.268	15.715	16.376

Table 1: Number of FTE and employees of Achmea in 2017 and 2016, including third-party companies and international subsidiaries. As of 01-01-2017 Achmea adheres to a definition of FTE aligned with the full-time working hours in employment contracts. For the purposes of comparison, the FTE figures for 2016 have been recalculated in accordance with the new definition.

NUMBER OF EMPLOYEES BY CONTRACT TYPE AND GENDER AS OF 31 DECEMBER

	2017		2016	
	PERMANENT CONTRACT	TEMPORARY CONTRACT	PERMANENT CONTRACT	TEMPORARY CONTRACT
Male	7,325	369	-1	-1
Female	7,101	473	-1	-1
Total	14,426	842	15,379	997

Table 2: Number of Achmea employees by contract type and gender, including third-party companies and international subsidiaries.

NUMBER OF EMPLOYEES PER TYPE AND COUNTRY AS OF 31 DECEMBER

	2017		2016	
	PERMANENT CONTRACT	TEMPORARY CONTRACT	PERMANENT CONTRACT	TEMPORARY CONTRACT
Netherlands	11,840	641	12,814	839
Australia	57	6	47	0
Bulgaria	12	0	12	0
Ireland	281	27	279	14
Greece	1,121	52	1,113	41
Slovakia	445	109	431	99
Czech Republic	17	4	16	3
Turkey	649	3	663	1
Suriname	4	0	4	0
Total	14,426	842	15,379	997

Table 3: Number of Achmea employees by contract type and country, including third-party companies and international subsidiaries.

NUMBER OF EMPLOYEES BY CONTRACT TYPE AND GENDER AS AT 31 DECEMBER

	2017		2016	
	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME
Male	6,877	817	-1	-1
Female	3,920	3,654	-1	-1
Total	10,797	4,471	11,176	5,200

Table 4: Number of Achmea employees by contract type and gender, including third-party companies and international subsidiaries.

1) Specification of the headcount including international- and third-party companies first registered in 2017.

NUMBER OF EMPLOYEES AS OF 31 DECEMBER

	INTERNAL	EXTERNAL	TOTAL
Male	7,694	1,557	9,251
Female	7,574	1,835	9,409
Total	15,268	3,392	18,660

Table 5: Number of internal and external Achmea employees by gender, including third-party companies and international subsidiaries.

NUMBER OF EMPLOYEES BY AGE CATEGORY AS OF 31 DECEMBER

	2017		2016	
	MALE	FEMALE	MALE	FEMALE
15-19	1	2	1	3
20-24	61	151	65	178
25-29	402	681	468	747
30-34	815	1,024	873	1,102
35-39	1,040	1,136	1,164	1,267
40-44	1,190	1,274	1,342	1,395
45-49	1,425	1,334	1,518	1,446
50-54	1,197	992	1,246	1,029
55-59	950	631	952	640
60-64	576	326	565	323
65-69	35	23	25	25
70-75	2	0	1	1

Table 6: Number of Achmea employees by age category, including third-party companies and international subsidiaries.

MEDIAN AGE AS OF 31 DECEMBER

2017	44
2016	44

Table 7: Median age of Achmea employees, including third-party companies and international subsidiaries.

STAFF TURNOVER BY AGE CATEGORY, AS OF 31 DECEMBER

	2017		2016	
	NEW HIRES	EXITS	NEW HIRES	EXITS
15-19	2	2	4	1
20-24	137	72	215	99
25-29	252	263	427	265
30-34	170	265	238	276
35-39	134	292	166	276
40-44	105	288	134	250
45-49	79	290	104	284
50-54	50	212	61	174
55-59	34	160	18	143
60-64	6	159	6	161
65-69	2	34	1	62
70-75	0	1	0	0

Table 8: Staff turnover of the number of Achmea employees by age category, including third-party companies and international subsidiaries.

Within the Collective Labour Agreement of Achmea, employees have a personal choice budget for which they can choose each month to have it paid out, to use it to buy leave days or to save it for a later date. Next to this there is room for an employee to choose once per year for an adjustment in the number of working hours.

NUMBER OF EMPLOYEES WHO HAD ELECTED TO INCREASE OR REDUCE THEIR WORKING HOURS AS OF 31 DECEMBER

	2017	2016
4 more hours	1,109	1,273
3 more hours	26	30
2 more hours	960	1,137
1 more hour	38	49
Standard weekly working hours	8,446	8,974
1 hour less	113	106
2 hours less	615	639
3 hours less	5	5
4 hours less	62	45

Table 9. Number of employees who had elected to increase or reduce their working hours as of 31 December.

Percentage of the total number of employees that falls under a collective labour agreement: 87.7% of the total number of employees, which are employed by Achmea The Netherlands, falls under the CLA of Achmea Interne Diensten N.V.

Appendix D

Socially responsible investments

SUSTAINABLY INVESTED CAPITAL ACCOUNTED FOR ON 31 DECEMBER

(€ MILLION)

	TOTAL INVESTMENTS		INVESTMENTS TESTED AGAINST THE STANDARDS OF RESPONSIBLE INVESTMENT ³		INVESTMENTS ELIGIBLE FOR RESPONSIBLE INVESTMENT		INVESTMENTS INVESTED RESPONSIBLY		PERCENTAGE OF ELIGIBLE INVESTMENTS INVESTED IN A RESPONSIBLE MANNER	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
PROPRIETARY INVESTMENTS (I.E. HELD AT OWN RISK)										
Equities	3,083	3,423	3,037	3,206	2,903	2,835	2,889	2,793	100	99
Bonds	25,863	28,542	24,000	25,221	23,473	24,659	23,473	24,659	100	100
Real Estate	1,113	1,129	1,060	1,046	1,060	1,046	946	842	89	80
Loans	8,113	6,878	8,094	6,856	800	921	742	863	93	94
Deposits/derivates ¹	4,242	5,110	3,035	2,519	183	227	183	227	100	100
Miscellaneous financial investments	2,187	2,320	67	49	67	49				
Total	44,601	47,402	39,293	38,897	28,486	29,737	28,233	29,384	99	99
FIDUCIARY INVESTMENTS BY ACHMEA INVESTMENT MANAGEMENT²										
Equities	24,603	26,145	24,603	26,145	24,603	26,145	19,603	21,478	80	82
Bonds	35,918	31,490	35,918	31,490	35,918	31,490	21,595	20,942	60	67
Indirect Real Estate	734	811	734	811	734	811				
Alternative investments	6,386	6,952	6,386	6,952	6,164	6,872	2,153	2,419	35	35
Cash and cash equivalents	1,781	533	1,781	533	1,781	533	1,781	533	100	100
Subtotal	69,422	65,931	69,422	65,931	69,200	65,851	45,131	45,372	65	69
Real Estate (direct)	5,644	6,011	5,644	6,011	5,018	5,544	4,441	4,880	89	88
Total	75,066	71,942	75,066	71,942	74,218	71,395	49,572	50,252	67	70
INVESTMENTS HELD AT POLICYHOLDER'S RISK										
Equities	5,147	6,277	3,482	3,371	3,482	3,371	3,468	3,363	100	100
Bonds	3,495	3,660	3,461	3,329	3,461	3,329	3,140	2,908	91	87
Real Estate		452								
Cash and cash equivalents ¹	400	701	179	71						
Derivatives	79	380	2	-4						
Miscellaneous financial investments ¹	7,367	7,471								
Total	16,488	18,941	7,124	6,767	6,943	6,700	6,608	6,271	95	94

1. In 2017 a reassessment of the classification of Deposits/derivates (Own-risk investments), Cash and cash equivalents and Miscellaneous financial investments (Investments held at policyholder's risk) was conducted. In order to provide a better insight, the comparative figures have been adjusted accordingly.
2. This overview does not include the mortgage portfolio and investments which Syntrus Achmea real estate & finance and Achmea Investment Management, manage for Achmea (included under "Own-risk investments" and "Investments held at policyholder's risk"). Because of this, the total amount invested by Syntrus Achmea real estate & finance and Achmea Investment Management can differ from the amounts reported in the Year Report.
3. We have opted to investigate the portion of proprietary investments (i.e. held at own risk) and fiduciary investments by Achmea Investment Management which are invested by Achmea's two main asset managers. Asset investments are deemed to be invested responsibly if at least one responsible investment instrument is used. The instruments include: country exclusions (government bonds); company exclusions; engagement and enhanced engagement (equity and loan capital investments); the application of ESG criteria for integration into the primary investment process (equity and loan capital investments); impact investing; and voting in shareholders' meetings (equity). Direct real estate investments (Dutch real estate) are deemed to be invested responsibly if the real estate property has energy label A, B or C; indirect real estate investments (international real estate) are deemed to be invested responsibly if at least an engagement policy is in place with the fund managers.

Appendix E

Other environmental information

CO₂ EMISSIONS OF THE OPERATIONS

As of 2011 Achmea's operations are CO₂-neutral. We reduce our environmental impact through reductions in and greening of our energy consumption, less paper consumption and reusing our waste.

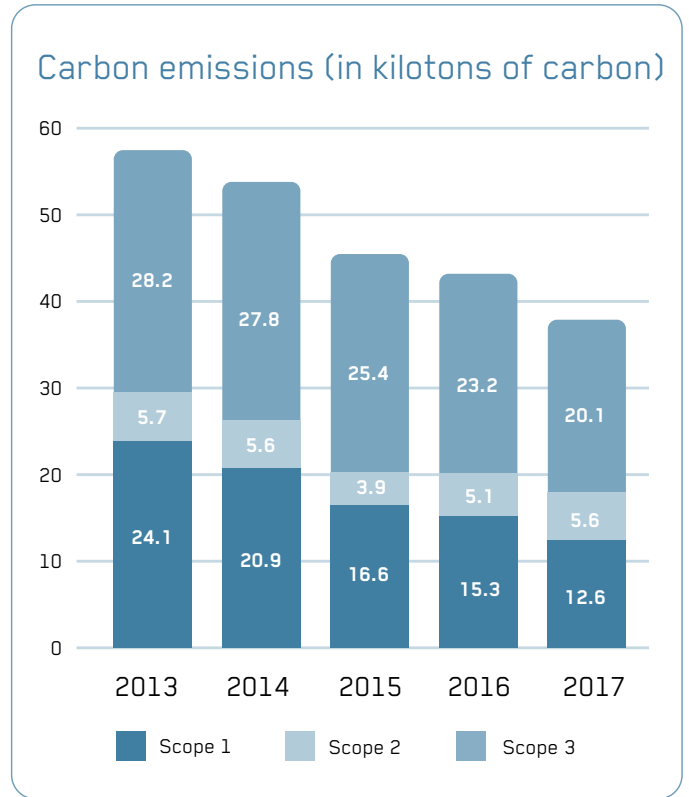
We measure the carbon footprint of our energy use, mobility, leaked coolant, paper consumption, waste, outsourced servers and third-party companies. In the past five years, the total carbon emissions of 58 kiloton in 2013 decreased to 38.3 kiloton in 2017. The net CO₂ emissions of Achmea in The Netherlands is compensated by purchasing carbon emission certificates.

Foundation

The foundation for most of the conversion factors for the footprint is the 'Lijst CO₂ emissiefactoren' (www.CO2emissiefactoren.nl).

For paper we base ourselves on the Milieubarometer of Stichting Stimular. For air travel, our travel agent uses the DEFRA-method. Different from previous years is that this method calculates multiple environmental effects.

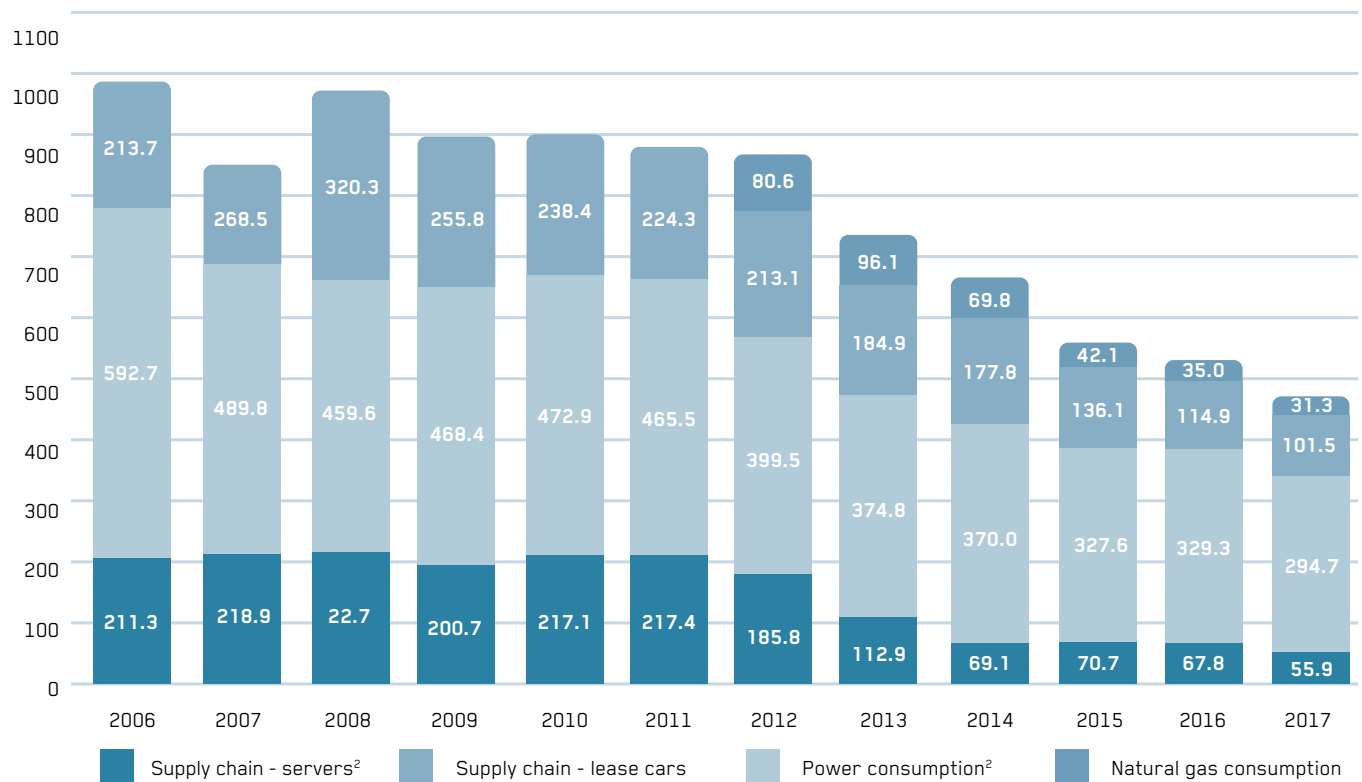
For waste our processor uses conversion factors from CE Delft. The commuter traffic is estimated by multiplying the distance between the registered office location and the place of residence with the number of registered travel days. A correction is made for holidays and absenteeism. The graph included on the right side of the page displays the reduction of our carbon footprint over the past five years.



Energy savings

Our energy policy is aimed at an annual reduction of the energy consumption of 2% over the period from 2005-2020. Through this the obligations that arise from the signing of the Convenant Meerjarenspraak energie-efficiëntie (MJA3) are met for this period. In practice we double this target: in the period 2006(SUPERSCRIPT 1)-2017 the average energy consumption has decreased with 5.1% annually.

Energy consumption (in gigajoules x 1000)

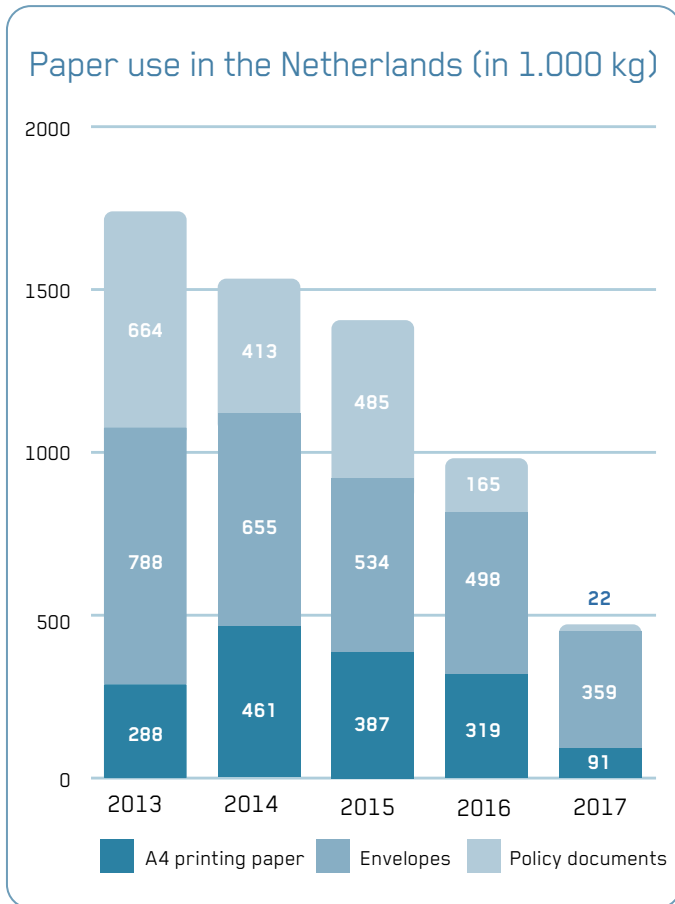


1) We use 2006 as the starting year. This was the year of the merger between Achmea and Interpolis.

2) As of 2016, electricity use including grid losses is expressed in Joules, (conversion factor 9 instead of 3.6) this is retroactively corrected over the previous years.

Paper

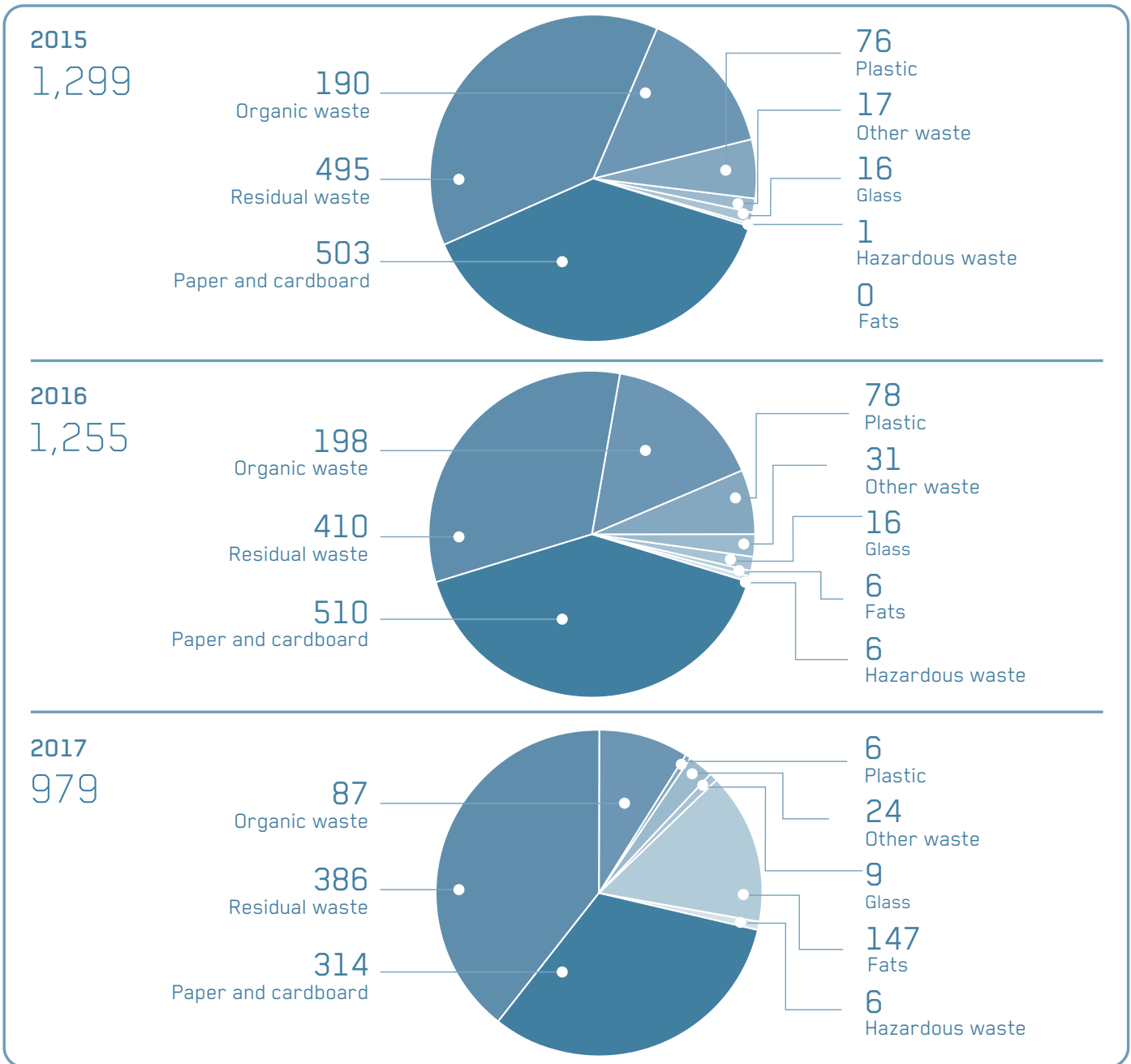
We aim at a reduction of paper consumption. This is partly made possible by digitalisation of our processes. The paper consumption in 2017 decreased to 42 KG/FTE (81 KG/FTE in 2016).



Waste

Annually we produce close to a million kilograms of waste. In 2014 we started with resource management, aimed at waste reduction and reusing waste (waste is a resource). The average amount of waste per FTE was in 2017 88KG (104KG/FTE in 2016).

Collected waste (in 1,000 kg)



CARBON EMISSIONS OF THE INVESTMENT PORTFOLIO

Also as an investor Achmea takes climate change into account. As a result of the, amongst other things, realisation that climate change and the necessary transition to a low-carbon economy can influence the value of our investments. We started in 2017 with measuring the carbon footprint of a large part of our equity investments for own risk and account. With our asset managers we reached agreements to optimally reduce the carbon footprint as compared to the applied benchmark: MSCI World. This means that this reduction from the perspective of our fiduciary responsibility is constrained by framework conditions: the portfolio needs to stay subjected to proven factor premiums and have an appropriate level of diversification.

Focus on scope 1 and scope 2 CO₂-emissions

We limit the carbon footprint calculation to scope 1 and 2 emissions. We disregard Scope 3 CO₂-emissions because these are not yet consistently reported by companies. As a consequence the quality of these figures are of an insufficient level.

Source and scope of CO₂-data

For the calculation of the footprint, CO₂-data purchased from MSCI ESG was used. For the equity portfolios of Achmea these CO₂-data are for 78.28% based on the CO₂-data reported by the companies over 2016. The CO₂-data are additionally modelled for 12.81% by MSCI ESG. For 8.91% of the portfolio (measured by the market value of the investments) there were no CO₂-data available. These positions are left out of consideration in the calculations of the carbon footprint.

Over 2017 the carbon footprint of the portfolio was for both the CO₂-intensity as well as the CO₂-emissions lower than the benchmark, respectively 17.4% and 32.9% lower.

	CO ₂ -EMISSIONS (TCO ₂ /MIL EURO INVESTED CAPITAL)	CO ₂ -INTENSITY (TCO ₂ /MIL USD SALES)
Achmea EQ DM	95.32	139.91
MSCI World	142.10	169.31
Difference	-32.9%	-17.4%

3) Scope 1: direct, own emissions

Scope 2: emissions of purchased electricity

Scope 3: indirect emissions in the value chain