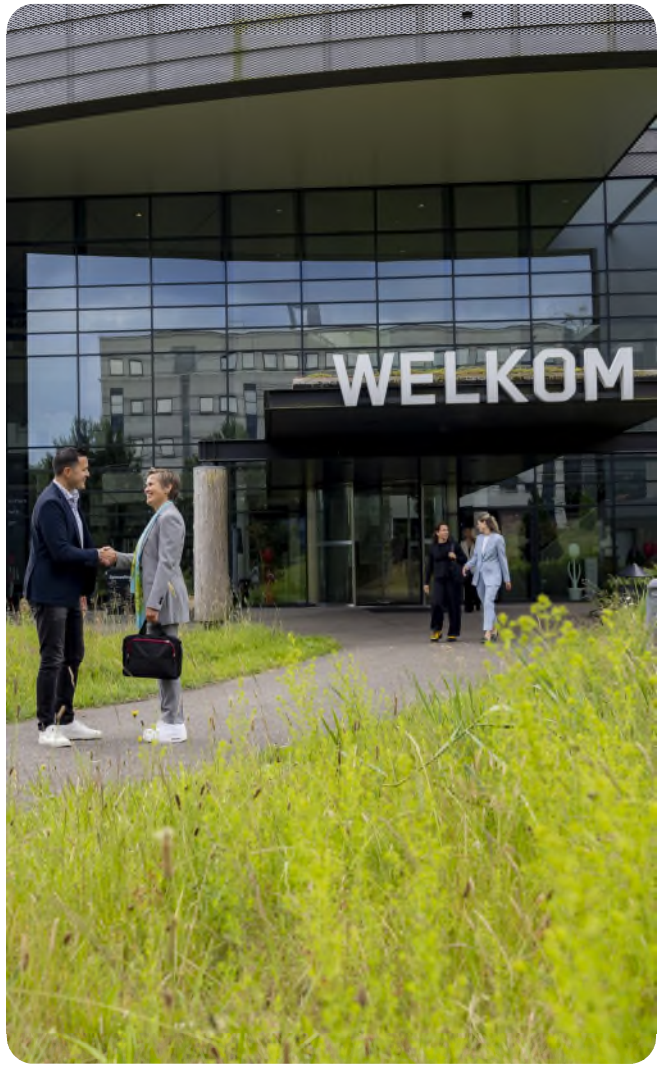
Achmea Next Level

Our strategic choices in four slides

18 November 2025

We build on our strong foundation and cooperative identity ...

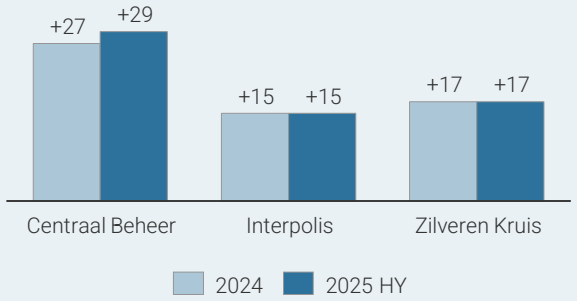


Strong and recognised brands

Interpolis
Zilveren Kruis
Centraal Beheer
achmea
INTERAMERICAN
union
eureko sigorta

High customer satisfaction

Relational NPS Retail



Well-established market presence

#1 Non-life NL

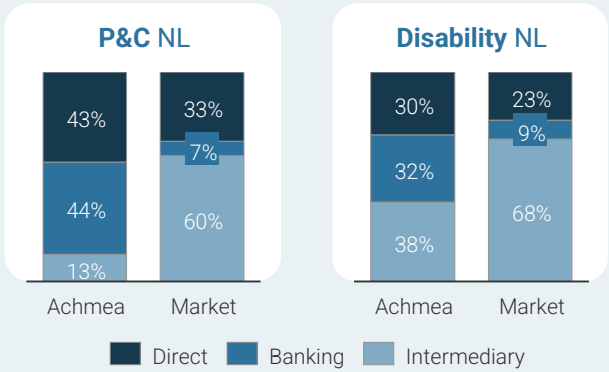
#1 Health NL

#3 Life NL

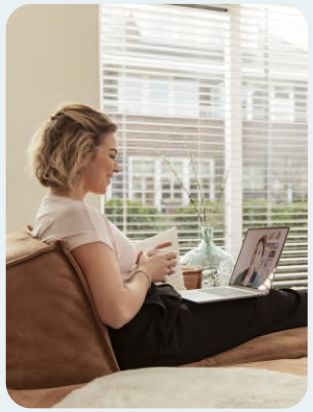
#4 Asset Management NL

Top 5 Non-life incl. Health Continental Europe

Unique distribution mix



… and are proud of the progress we have made

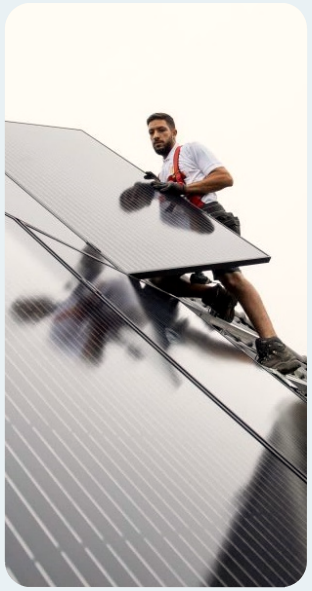


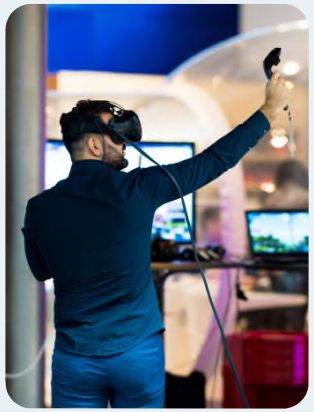
2021

- Launched our purpose of *Sustainable Living. Together*
- Implemented ‘The Sum of Us’ strategy, targeting accelerated growth
- Set goals for synergies and economies of scale, as ‘One Achmea’
- Expanded our international footprint, by launching InShared in Germany

2022

- Published our Climate Transition Plan, aimed at our transition to net-zero
- Broadened our product portfolio with the addition of retail investment products
- Acquired the PPI, to prepare for the arrival of the new Dutch pension system





2023

- Opened Achmea Innovation Hub to develop future-oriented service models
- Centralised our CDD activities in the KYC Centre
- Continued digitalisation in non-life claims, with CB awarded Data & Insights Company of the Year
- Reached milestone of 20,000 outstanding Attens mortgages specifically designed for healthcare workers
- Discontinued pension platform InAdmin RiskCo

2024

- Increased (Gen)AI adoption
- Announced the relocation of our head office to Apeldoorn
- Announced our partnership with Sixth Street
- Acquired BSG AM, bolstering AIM’s fiduciary position
- Sold Canadian online insurance agency Onlia

2025

- Recognised as a World-class Workplace
- Achieved a Negligible Risk rating from Sustainalytics and an AAA rating from MSCI
- Entered Spain and Romania with online insurance
- Did our first pension buyout, acquiring €1.5bn in liabilities from FrieslandCampina
- Announced the phaseout of Achmea Pension Services
- Closed the joint venture with Sixth Street, creating a top-3 pension and life player

We remain fully committed to our purpose ...

SUSTAINABLE LIVING. TOGETHER.

We are a financial service provider by and for customers

Achmea creates sustainable value for its customers, employees, company and society at large

We focus our efforts in four consumer domains

- Bringing health closer
- Smart mobility
- Carefree living & working
- Income for today and tomorrow

1. Large customer base
2. Skilled employees
3. Strong partnerships
4. Impactful ESG
5. Expertise in data, digital & AI
6. Outstanding financial position

Interpolis. Glashelder · Zilveren Kruis · Centraal Beheer · achmea · INTERAMERICAN · union · eureko sigorta

Passionate | Contemporary | Ambitious | Proud | Decisive

… to take Achmea to the Next Level

We build upon our purpose …

- Building on current strategy and capabilities
- Optimising One Achmea
- Finalising ongoing major transformations
- Taking the next step in ESG, leadership and performance management

… and make four key strategic choices …

1. Data-driven, personalised distribution for even higher-quality customer experiences
2. A company-wide AI programme that positions AI as a catalyst for transformation and growth
3. Continued international growth towards a strong European player with leading positions in the Netherlands
4. Growth and strengthening of Pension & Life through the joint venture with Sixth Street

… to strengthen market leadership and accelerate growth …

- We strengthen our market leadership in Dutch Health and Non-life
- Growth in Pension & Life, among others in pension buy-outs and term insurance, together with our partner Sixth Street
- Further growth of our Retirement Services platforms, supported by the partnership with Sixth Street
- We accelerate our European direct digital P&C business

… and create sustainable value for all our stakeholders

Customers and society

- Ambition to invest €20 billion in impact investments across own book and client's funds by 2030
- Aim to achieve climate-neutral business operations by 2030, a climate-neutral investment portfolio (equities and corporate bonds) by 2040 and a climate-neutral insurance portfolio by 2050

Employees

- World-class workplace with trendsetting working conditions

Company and investors

- Operational result ≥ €1.0 billion* by 2030
- OFCG ≥ €750 million* by 2030
- Robust capital position and strong credit ratings

* Target includes Sixth Street's minority stake in Achmea Pension & Life

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