

Largest insurer in the Netherlands

Established in 1811, today Achmea is the largest insurance provider in the Netherlands. Non-life, Health, Income Protection, Pension services and asset management are core competences. Besides its home country, Achmea is active in five other countries. From its leading position in the Dutch market, the insurance group positions itself internationally as an innovative player in selected markets, including Turkey, Greece, Slovakia, Ireland and with partner Rabobank in Australia.

Europe's top 10 in Non-life

Based on written premiums, Achmea ranks within the top 20 of largest European insurance companies and within the top 10 looking only at its core competency of Non-life. Achmea also is the third largest mutual insurer in Europe and one of the largest worldwide. In line with its strategy for the Netherlands, internationally Achmea focuses on Nonlife and Health insurance, and products related to Income Protection.

Distribution Channels

Insurance products are primarily delivered, directly to customers via the internet and (mobile) phone, through bancassurance with partner Rabobank and via the broker channel. Depending on the distribution channel, various well known brands are available to customers to choose from.

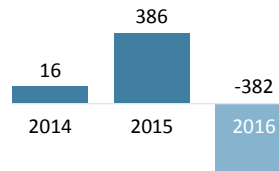
Four stakeholder-model

In total about 13 million customers choose Achmea for their insurance or pension in The Netherlands and internationally. Achmea employs almost 12,000 FTE's in the Netherlands and some 2,500 internationally. Other key stakeholders include business partners and capital providers.

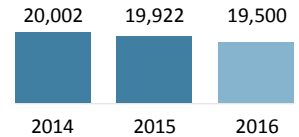
Strong financial position

With a group solvency of 181% and total equity of around €10 billion, Achmea has a strong financial position. That starting point is combined with a very prudent investment portfolio. Achmea's healthy financial position is confirmed by the A creditrating from S&P for our insurance entities. Continuity for the long term and keeping our commitments to our customers are key to everything we do.

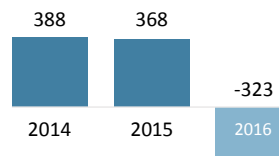
Net profit
(€ MILLION)



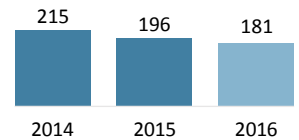
Gross written premiums
(€ MILLION)



Operational results
(€ MILLION)



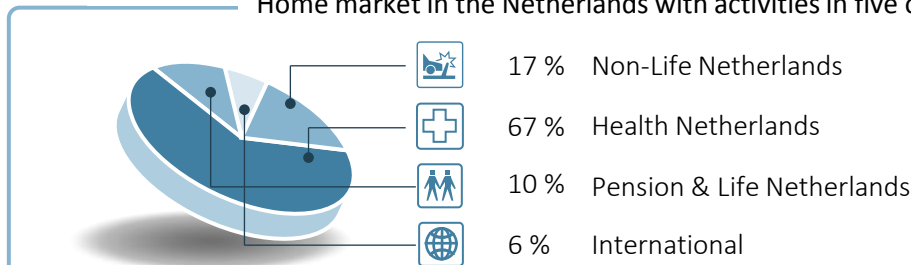
Solvency II ratio in %



Core activities are Non-Life, Health, Pension & Life and Asset Management (GWP in the Netherlands)



Home market in the Netherlands with activities in five other countries



Distribution of Gross Written Premiums in 2016

