

PRESS RELEASE

Achmea publishes its annual report and SFCR-report for 2017

Zeist, 17 April 2018

Today Achmea publishes both its integrated annual report and its 'Solvency and Financial Condition Report' (SFCR) for 2017. With our annual report we provide an insight into the group's financial as well as our corporate social responsibility results. The SFCR-report offers information about our financial position based on the Solvency II-framework.

The General Meeting ("GM"), held today, adopted the financial statements and granted discharge to the Executive Board and Supervisory Board. The GM also approved the proposal to pay out a dividend on preference shares of 17.1 million euros and of 123.6 million euros on ordinary shares. Furthermore, the GM has approved the proposal to adjust the dividend policy. The dividend from 2018 onwards will be based on the distribution of 45% of net profit excluding the net result of the Health segment and after coupon payments on hybrid instruments. The recently announced buyback of own shares for the amount of 100 million euros has been finalized.

The annual report is an important opportunity for Achmea to inform stakeholders, including customers, employees, (business) partners and investors. In our annual report we provide a complete overview of our organisation, showing the connections between our strategy, governance and the social and economic context in which we operate.

As of 2017, our annual report comprises three parts. Each of these parts is aligned with the specific interests of stakeholders. Splitting our reporting into three parts ensures greater clarity and accessibility. Part 1 is the 'Annual Review' containing a description of the progress made by Achmea in 2017 and our vision of the future. Part 2 is the 'Year Report' and 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 among other things information on our sustainability metrics.

More information on our strategy and our progress will be given during our Capital Markets Day on 24 May this year.

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Established in 1811, today Achmea is the largest insurance group in the Netherlands. In its home market, Achmea is market leader in non-life and health insurance. Gross written premiums for the group totalled approximately 20 billion euros over 2017, while the group's solvency ratio remained strong at 184%. The group also offers income protection insurance, life insurance, pensions services and mortgages. Asset manager Achmea Investment Management, oversees over 120 billion euros in assets under management. Internationally, Achmea is active in Turkey, Greece, Ireland, Australia, Slovakia and Canada. Each insurer has deep understanding of its local market and customers. www.achmea.com