



Press release

## Achmea publishes integrated annual report 2018

**Zeist, 11 April 2019 – Achmea is publishing its integrated annual report for 2018, offering an insight into our financial and social results. The report provides a comprehensive picture of our organisation, making it a valuable document for a wide target group, including customers, employees, partners and investors.**

During the AGM held today, the annual financial statements were adopted and the members of the Executive Board and Supervisory Board were discharged from liability for their actions. The AGM also approved the proposal to pay out a dividend of 17 million euro on preference shares and 118 million euro on ordinary shares.

### **Good progress in achieving strategic plans**

Willem van Duin, chairman of the Executive Board: “2018 was a strong year for Achmea. We made good progress in achieving our strategic objectives. Our operational result increased to 391 million euro and our financial position was strengthened further. Our solvency is good and rose to 203% before the payment of the dividend. The strong performance for 2018 gives us the confidence that we can achieve our ambitions for 2020. This means that our customers can count on us always being there for them. One of the things we are focussing on is further boosting our performance. This is necessary if we are to continue to protect our customers against unexpected or new risks and so that we can continue to invest in the innovation of our business, improving our customer service and in strengthening our social relevance. For example, in addition to insurance policies and prevention, we are developing more and more innovative services that allow us to help our customers in a variety of areas.”

### **We are linking UN Sustainable Development Goals to our strategy**

Van Duin continues: “In the annual report, we traditionally consider more than just the financials. This year, for example, we also report on social themes that are very important to our business and to society. We are linking the international Sustainable Development Goals (SDGs) of the United Nations to our strategy. We are focussing on good health and well-being (SDG 3), sustainable cities and communities (SDG 11) and climate action (SDG 13). In doing so, we are looking at our insurance policies and services and our business operations, but also at our investments. With Achmea Investment Management (assets under management of over 129 billion euro) we want to lead the way in sustainable asset management, so that, particularly as a large investor, we can contribute to a healthy, safe and future-proof society.”

### **Integrated annual report in three parts**

Achmea’s integrated annual report is divided into three parts. Part 1 (annual review) addresses our strategy, the progress made in 2018 and our vision for the future. Part 2 (annual report) deals with the most important financial developments and includes the annual financial statements, the report of the Supervisory Board and reports on our Governance and risk management. Part 3 includes information on sustainability.

Achmea is also publishing the SFCR 2018 (Solvency and Financial Condition Report). This report offers an explanation of our financial position based on the Solvency II Directive. All these documents can be downloaded from [www.achmea.com/investors](http://www.achmea.com/investors).

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**About Achmea**

Achmea is the cooperative parent company of strong insurance brands such as Centraal Beheer, Interpolis and Zilveren Kruis. Together they form the largest insurance group in the Netherlands. Achmea has a cooperative background and balances the interests of customers, partners, employees and shareholders. Achmea customers contributed premiums of approximately 20 billion euro in 2018. Achmea is the market leader in non-life and health insurance in the Netherlands. It also offers income protection insurance, and with Centraal Beheer APF, a good income for the future. The asset manager, Achmea Investment Management, has over 129 billion euro in assets under management. Achmea offers mortgages via Centraal Beheer and Woonfonds, among others. In addition to the Netherlands, Achmea is also active in five other countries. Achmea has over 14,000 employees and its head office is located in Zeist. For more information, visit [www.achmea.nl](http://www.achmea.nl)