

## Press Release

### Achmea uses reserves to limit increase in health insurance premiums

Zeist, 12 November 2021 – Achmea is contributing about €380 million from its reserves to limit the increase in the basic healthcare premiums for 2022. Of this amount, about €300 million will be charged against the result for the financial year 2021. In this way Achmea contributes to the affordability of health insurance premiums for customers of Zilveren Kruis, De Friesland, Interpolis, Pro Life and FBTO. These brands will announce their 2022 premiums today.

The main reason for the increase in healthcare premiums is the growth in healthcare costs in 2022. This is caused by the expansion of the basic health insurance cover, pay rises for healthcare staff, higher prices and increasing use of expensive and specialised medicines.

Given our cooperative identity, we aim for a proper balance between offering competitive health insurance premiums to our customers and maintaining a sound financial position for our company. Thanks to the improved results of our health business, we have been able to take an extra step this year to ensure that the increase in premiums remains limited. The improved results were due mainly to deferral of elective care and additional funding from the government's Covid-19 disaster scheme. The contribution of about €380 million to the premiums from the reserves is higher than for 2021, when it was €136 million.

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##### About Achmea

Achmea is a financial services provider with strong brands such as Centraal Beheer, Interpolis and Zilveren Kruis. Together they form the largest insurance group in the Netherlands. Achmea has a strong cooperative identity and balances the interests of customers, partners, employees and shareholders. That cooperative identity drives Achmea to work for a healthy, safe and sustainable society.

Achmea customers contributed premiums of approximately €20 billion in 2020. Achmea is the market leader in property & casualty and health insurance in the Netherlands and a major player in income protection and pension & life insurance. Achmea provides mortgages via Centraal Beheer and Woonfonds, among others. Centraal Beheer APF offers customised pension solutions. Achmea Investment Management has €201 billion in assets under management. Syntrus Achmea manages €37 billion in real estate and mortgages on behalf of more than 60 pension funds and other institutional investors. Achmea is also active in Turkey, Greece, Slovakia, Australia and Canada. The company employs 17,000 FTEs, 3,000 of whom are active abroad.

*This statement is published by Achmea B.V. and contains inside information within the meaning of Article 7(1) of the EU Market Abuse Regulation.*