

PRESS RELEASE

Achmea supports Zurich Insurance Group accelerating its digital operations

Zeist / Zürich, 5 June 2018 – Achmea announced today that it will partner with Zurich Insurance Group ('Zurich') to improve business efficiency using self-service-enabling technology of InShared, the digital insurer of Achmea. InShared's IT-platform is fully designed around online service, from policy management to claims settlement. Through the use of the IT-platform and with the expertise of InShared in online customer service, Achmea supports Zurich in reaching its growth targets and meet expansion plans.

Customers buy their policies more and more online and prefer arranging their insurance data in this way. InShared is a 100% online insurer and offers its customers 'a digital policy folder' where they can easily arrange their own insurance settings and coverage. Under the name 'OutShared' the underlying platform is available to other insurance companies as well. In doing so, Achmea facilitates the digitalisation of operations and customer services of others too, raising both efficiency and customer satisfaction.

Robert Otto, member of the Achmea Executive Board: "Our online insurer InShared is known for its efficient service to customers and high customer satisfaction ratings. It's good that the underlying technology is also made available to other insurers. Part of Achmea's strategy is a shift towards offering services in addition to our insurance propositions. Partnering with Zurich fits well with this."

Zurich's Insurance Mobile Solutions CEO, Theo Bouts, said, "Like many industries today, ours is experiencing a shift towards more physical and digital services. We are and will continue to be fast-adopters of new technologies designed to simplify and improve the customer experience. InShared has proven that its innovations lead to higher client satisfaction and this is why we've chosen the OutShared platform as one of the assets to accelerate our Mobile Solutions business."

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About Achmea

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, Australia, Slovakia and Canada. Each insurer has deep understanding of its local market and customers. More information on Achmea can be found at www.achmea.com

About Zurich

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 53,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a Level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. More information on Zurich: www.zurich.com