



Press release

Achmea aims for next-level customer experience with one single distribution organisation

Zeist, 7 May 2026 – Early next year, Achmea will be merging the distribution organisations of its various brands into a single new division. By intensifying cooperation as one Achmea and combining commercial distribution power, Achmea will be able to respond more effectively to customers' needs and further reinforce its market position.

Achmea operates through strong brands such as Centraal Beheer, Interpolis and Zilveren Kruis, each of which currently has its own teams for customer services and market approach. These will be brought under centralised management, while each brand will explicitly retain its own distribution strategy and brand identity. Activities within the scope of this change include commerce, distribution, marketing, branding, customer contact and online customer journeys. This transformation aligns with the way in which the brands are already cooperating in areas such as product administration and claims processing.

Strategy 2030

One of the four key choices of our Next Level strategy towards 2030 is to further expand our commercial edge, based on excellent customer experience. We focus on personalised customer interactions and respond to changing customer needs. By making optimal use of the latest technological innovations, we offer customers fast, smart digital options for arranging their affairs at their own convenience.

Maintaining high customer satisfaction levels

Lidwien Suur, member of the Executive Board: 'These days, our customers count on better and better services: digital, available at every moment and providing solutions that fit their life or business. At the same time, technological developments – from data to GenAI – are advancing at a rapid pace. This requires clear choices. I am confident that we will become stronger by sharing our knowledge and experience, and by further enhancing our collaboration across all of our brands. We will be able to help customers faster and more effectively, which will serve to reinforce our brands. There will continue to be space for the features that make each brand unique. Combining our expertise will also help us to work in a more efficient and effective way. During the transformation process, we will maintain a strong focus on servicing our customers and distribution partners. This will facilitate healthy, sustainable growth in a challenging and will help to keep customer satisfaction high.'

Overlapping functions

The transformation will lead to a decrease in the number of FTE due to reduced overlap between teams, the pooling of expertise, and the standardisation and automation of work methods and systems. Around 2,300 employees currently work in the business units that are in scope of the transformation. This number is expected to decline by around 15%, or approximately 350 FTE. Lidwien Suur: 'We will make every effort to effectively support those employees whose work is affected by the change programme, and provide them with guidance in seeking other work where necessary.' In total, Achmea employs more than 14,000 FTE in the Netherlands.

The goal is to put the new organisational structure into effect in the first quarter of 2027. The transformation plan is subject to the advice from the Central Works Council and will be further developed over the coming months.

For further information, please contact:

Media:

Ariën Bikker
telephone +31(0)6 12 76 30 59
arien.bikker@achmea.nl

Investor Relations:

Michiel Kok
telephone +31 (0)6 82 97 24 30
Michiel.kok@achmea.nl

About Achmea

[Achmea](#) is a broad financial services company based in the Netherlands. The company also operates internationally, including in Turkey, Greece, Cyprus, Slovakia, Australia, Germany, Spain and Romania. In the Netherlands, Achmea operates under strong brands such as Centraal Beheer, Interpolis and Zilveren Kruis. We help people carry on with their lives, especially at times that matter the most. For 215 years, we've been here both for and due to our customers, as well as for society at large. Together with our customers and partners, we solve major social issues relating to health, living and working, mobility and income. By doing so, we create sustainable value for our customers, our employees, our company and society. Previous generations have been able to rely on us, and future generations can do so too.

In 2025, Achmea's customers paid approximately €27.5 billion in premiums, with approximately €2.2 billion of this in our international activities. Achmea is the market leader in the Netherlands for Non-life and Health, and is a top three player in pension and life insurances. Under the Retirement Services banner, Achmea offers consumers, employers and institutional customers a complete package of products and services. We do this through Achmea Investment Management, Achmea Real Estate, Achmea Bank, Achmea Mortgages, Achmea Pension Services, and Centraal Beheer PPI.

Achmea has around 18,000 full-time employees globally, more than 14,000 of whom work in the Netherlands.

