

## Press release

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

Zeist, 12 November 2020 – Achmea is contributing about € 120 million from its reserves to limit the increase in its basic health insurance premiums for next year. This amount will be charged against the result for the financial year 2020. In this way Achmea is helping to keep health insurance premiums affordable for customers of Zilveren Kruis, De Friesland, Interpolis, Pro Life and FBTO. These brands announce their 2021 premiums today.

The main reason for the increase in premiums is the upward trend in healthcare costs as a result of rises in the labour costs and prices and an increasing use of expensive and specialised medicines.

As a cooperative insurer, Achmea aims to maintain a proper balance between offering competitive health insurance premiums to customers and maintaining a sound financial position. Although Achmea is convinced that structurally offering premiums below cost price is not sustainable, current circumstances, including also Covid-19, demand that we take an extra step to limit the increase in premiums for our customers. The contribution of € 120 million from the reserves is higher than last year, when the contribution was about € 21 million.

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#### About Achmea

Achmea is the parent company of strong insurance brands including Centraal Beheer, Interpolis and Zilveren Kruis. Together they form the largest insurance group in the Netherlands with approximately 14,000 employees. 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 future-proof society. Achmea customers contributed premiums of approximately €20 billion in 2019. Achmea is the market leader in non-life and health insurance in the Netherlands and a major player in income-protection and individual life insurance. Centraal Beheer APF offers customised pension solutions. The asset manager, Achmea Investment Management, has over €186 billion in assets under management. Achmea offers mortgages via Centraal Beheer and Woonfonds, among others. In addition to the Netherlands, Achmea is also active in Turkey, Greece, Slovakia, Australia and Canada. [www.achmea.com](http://www.achmea.com)

*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.*