Press release

Achmea reserves € 99 million to limit the increase in healthcare premiums in 2026

Zeist, 13 November 2025 – Achmea is allocating € 99 million to limit the increase in the basic healthcare premium for 2026. This measure contributes to the affordability of healthcare premiums for customers of Zilveren Kruis, De Friesland, Interpolis, FBTO, and De christelijke zorgverzekeraar. These brands announced their premiums for 2026 yesterday. The stated amount will be recognized in the 2025 financial year, in accordance with the IFRS 17 reporting standards.

The healthcare premium will increase in 2026 due to rising healthcare costs, partly because people are using healthcare services more frequently and for longer periods.

In line with its cooperative identity, Achmea seeks a responsible balance between an affordable healthcare premium for customers and a healthy financial position for the company.

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About Achmea
Achmea is a broad financial services provider based in the Netherlands. The company also has an international presence, operating in countries including Türkiye, Greece, Cyprus, Slovakia, Australia, Germany, Spain, and Romania. In the Dutch market, Achmea operates through well-known brands such as Centraal Beheer, Interpolis, and Zilveren Kruis. We help people get on with their lives when it really matters. For more than 210 years, we have been there for and because of our customers, as well as for society at large. Together with our customers and partners, we work towards finding solutions for major social issues relating to health, living and working, mobility and income. In 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 2024, Achmea's customers contributed € 25 billion in premiums, € 2 billion of this being to our international activities. Achmea is the market leader in the Netherlands for non-life and health insurance, and is a top three player in pensions and life insurance. Through Retirement Services, Achmea offers consumers, employers and institutional clients a complete package of products and services. We do this through Achmea Pension & Life Insurance, Achmea Investment Management, Achmea Real Estate, Achmea Bank, Achmea Mortgages, Achmea Pension Services and Centraal Beheer PPI.

Achmea employs approximately 18,000 full-time equivalents (FTEs) worldwide, with over 14,000 based in the Netherlands.

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.*