Press Release

Achmea hosts Investor Update on Next Level strategy for 2030

Zeist, 14 April 2026 – Achmea is hosting an online event for analysts and investors today on its *Next Level* strategy for 2026–2030. Over the course of five presentations, CEO Bianca Tetteroo, Vice-Chairman and CFO Michel Lamie, Executive Board member Lidwien Suur, and division chairs Karin Bos (Non-life) and Arthur van der Wal (Pension & Life) will set out the strategic choices and financial targets towards 2030. Their commentary will provide a more detailed look at the strategic direction and financial ambitions presented at the end of last year.

Bianca Tetteroo: "Achmea is strongly positioned. We have successfully completed our 2021–2025 strategic period, laying a solid foundation for the years ahead. Premium volume increased to € 27.5 billion, with growth across all segments. With Achmea Next Level, we are building on the successful course we have been pursuing, focusing on further growth and sustainable value creation for all our stakeholders. This aligns with our cooperative identity. We are making four key strategic choices, responding to a rapidly changing environment. At the same time, we continue to innovate and invest in solutions that support our customers. I look forward to turning this growth strategy into tangible impact and results, together with our customers, colleagues and partners."

Four defining strategic choices

Our Next Level strategy is anchored by four strategic choices that will shape Achmea's future profile and positioning:

- Data-driven and personalised distribution, elevating the customer experience to an even higher level.
- Rollout of a company-wide AI programme to further strengthen our digital leadership and position AI as a catalyst for transformation and growth.
- Continued international expansion with a focus on direct digital P&C insurance, while reinforcing our leading positions in the Dutch home market.
- Enhancing and strengthening the position of Pension & Life through the execution of our strategic partnership with Sixth Street.

Targets for 2030

By 2030, Achmea aims to further increase its operational result by investing in growth, innovation, digitalisation and efficiency. We have defined the following clear objectives:

- An operational result of € 1 billion and an OFCG of € 750 million by 2030 (*both targets include Sixth Street's minority stake in Achmea Pension & Life*).
- We maintain a robust capital position and our strong ratings.
- Towards 2030, we aim to grow Achmea Investment Management's assets under management in impact investments (for own book and customers) to € 20 billion.
- We remain committed to our previously communicated carbon reduction goals: net zero in our own operations by 2030; net zero for our investment portfolio (equities and corporate bonds) by 2040; and net zero for the remainder of our investment portfolios and our insurance portfolio no later than 2050.

Live broadcast: event and slides

The event starts this afternoon at 13:00 CEST and can be attended live via Investor update 2026 / Achmea. The slides supporting the presentations are also available there.

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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 215 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 2025, Achmea's customers contributed € 27.5 billion in premiums, € 2.2 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.

Zilveren Kruis   Centraal Beheer   Interpolis. Glashelder   achmea