Press release

Achmea publishes ambitious Climate and Nature Transition Plan 2026

Zeist, 22 April 2026 – Today marks Earth Day, an annual day in April when attention is drawn globally to the environment, nature and sustainability. For Achmea, it is the appropriate moment to share an update on our Climate Transition Plan. In this update, we broaden our focus beyond climate alone to also encompass nature and biodiversity. We set out how we are making concrete, action-oriented contributions to these important societal themes.

The Climate and Nature Transition Plan 2026 sets out how we are delivering on the first pillar of our sustainability ambitions: accelerating the transition to net zero and strengthening nature's resilience. The plan also underlines our continued commitment to our ambitions. This is closely aligned with our vision of Sustainable Living Together and our cooperative identity, in which societal impact and long-term value creation are central.

Bianca Tetteroo, Chair of the Executive Board, said: "Climate and nature are not separate issues, but are closely interconnected. They increasingly determine the scale of risks, the frequency of damages, and what remains insurable over time. Climate change affects nature, while healthy ecosystems help to mitigate and absorb its impacts. That is why Achmea brings these themes together in a single transition plan. We focus on solutions that contribute to both climate mitigation and adaptation, within our role as insurer, investor and employer."

Influence through investments
For our investments in companies, we have sharpened our climate target. We aim to reduce CO_2 emissions by 32.6% by 2030 (compared with 2023) and achieve net zero emissions by 2040. We have also expanded the scope of our real estate investment targets to include the indirect portfolio. In addition, we have raised the ambition for our own impact investments to 15% by 2030. We are also intensifying our engagement with companies on topics such as deforestation, climate change and a just transition. In this way, we use our influence as an investor to accelerate sustainable change.

Insuring the energy transition
Through our insurance activities, we support the energy transition. We provide insurance cover for new technologies deployed in areas such as renewable energy generation, energy storage, hydrogen and carbon capture. In doing so, we offer developers and financiers greater certainty, help to reduce emissions and contribute to a safer and more future-proof energy system.

Preparing customers for climate change
Climate change has a direct impact on our customers. With the Climate Compass in the Centraal Beheer app, they gain insight into their personal climate risks. In addition, we offer practical solutions, for example through the Climate Store or by financially supporting sustainability measures within their mortgage. In this way, we help customers to better prepare for the future.

Sustainable across own operations
Within our own operations, we are taking concrete steps. We are working on the world's largest circular solar carport on our campus in Apeldoorn, enhance biodiversity across our own sites, and invest an additional € 4 million in large-scale reforestation through Land Life Company. In doing so, we capture CO_2, strengthen nature, and are able to offset residual emissions from its international operations after 2030.

Steadfast long-term direction
Bianca Tetteroo concluded: “Publishing this update today aligns with the spirit of Earth Day: taking action. In times of uncertainty, we remain steadfast in our climate and nature commitments. The long term requires clarity, consistency and responsibility. With our transition plan, we bring greater focus and coherence, building step by step towards a future-proof economy and society, taking into account both risks and solutions.”

For further information:

Media:
Marco Simmers
+ 31 6 53 43 87 18
marco.simmers@achmea.nl

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.