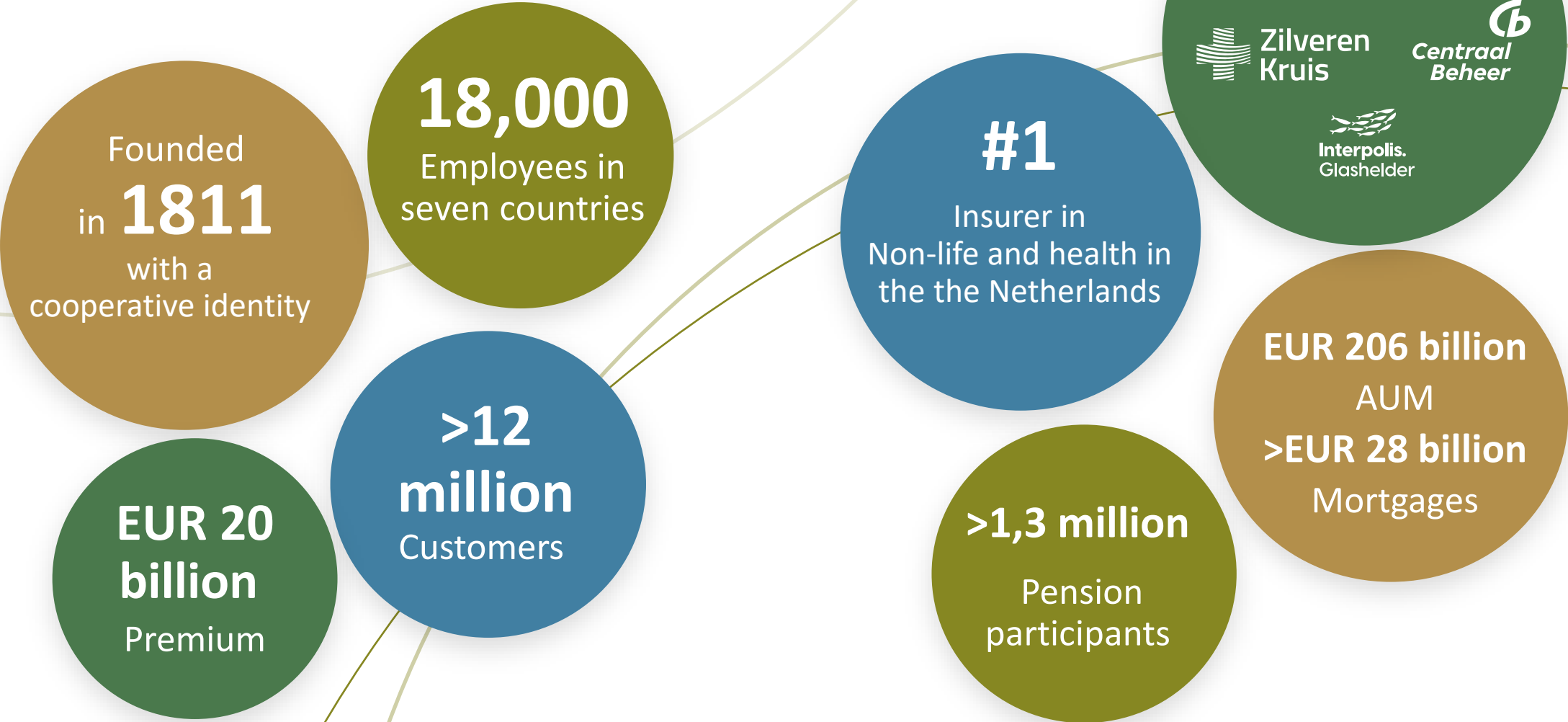


Achmea at a glance

At the heart of society for more than 210 years



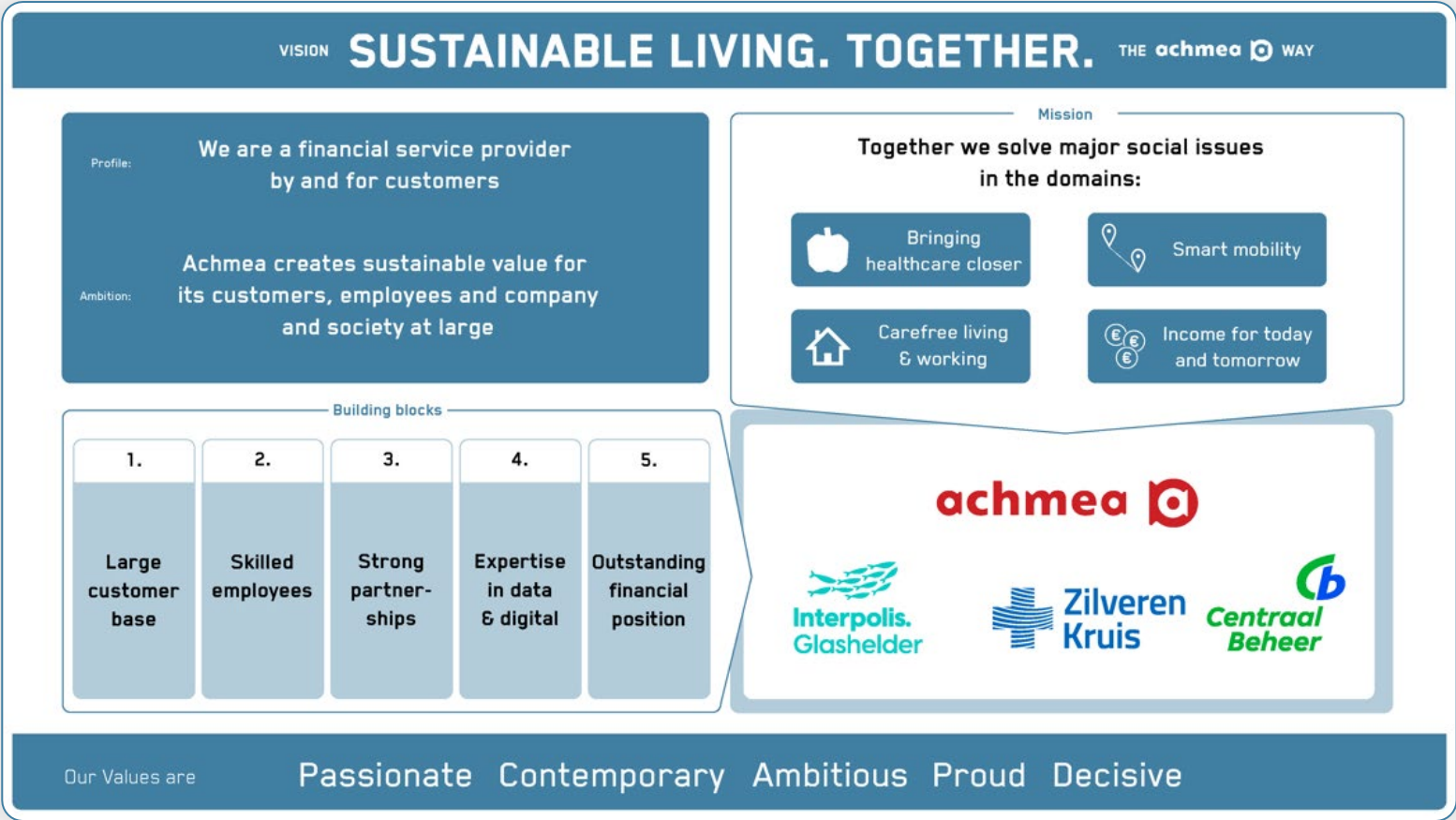
Sustainability at Achmea

Embedded in our purpose and integrated in our strategy

Achmea stands for Sustainable Living, Together. We aim to create a sustainable and inclusive society where we can live in harmony alongside each other, and no-one feels excluded

Together with our customers, partners and relations we want to solve major social issues related to health, living & working, mobility and income. That is our mission

Our ambition is to create sustainable value for our customers, our employees, our company and society



Sustainable Development Goals

Closely aligned to our four strategic domains

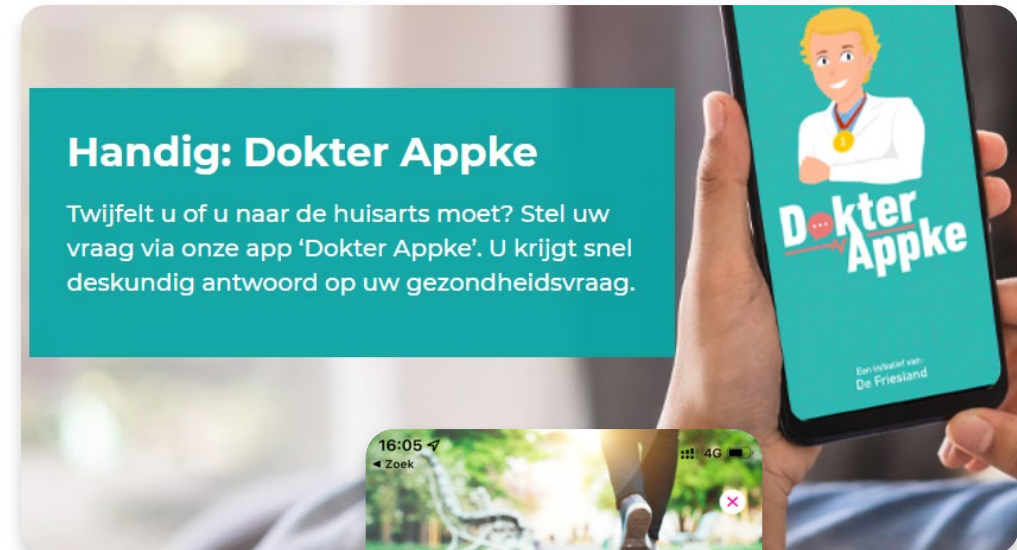


SDG 3 – Good health and well-being

Bringing health care closer

- Encouraging and helping customers to live and work in a healthy manner, for example through smart apps
- If people need care, we ensure that they receive it in their familiar environment as much as possible
- We accelerate digital care by offering patients the option to choose this. We make digital healthcare user-friendly, unambiguous and accessible
- Ambition 2026: 25% of all care provided to our insured by healthcare providers takes place digitally
- We realize a healthier environment in core regions and with employers where we are the leading health insurer
- Ambition: In 2026, employers and Zilveren Kruis will realize a healthier working environment for 1 million employees, which will also lead to workers being able to work longer and make a meaningful contribution to society

Hier is ruimte voor een bronvermelding



SDG 11 – Sustainable cities and communities

Smart mobility



- In the transition from ownership to use, and from fossil fuels to renewables, we provide services and solutions such as a driving style insurance and a car subscription for electric driving
- Safety and prevention are central to our approach on mobility. Our ambition is zero road deaths by 2050. Goals for 2025 are: 10% less damage and 25% use of our prevention services
- We work together with partners to reduce the number of road casualties, create awareness and devise smart solutions that help mobile-free participation in traffic, such as the PhoNo app and AutoModus app. We also organize virtual traffic lessons for children with WegwijsVR



Achmea considers it important that everyone can safely participate in traffic. Research shows that the use of the mobile phone has a major impact on the number of traffic accidents. That is why we started a campaign to make young people aware of the dangers of mobile use on the bicycle. The campaign video has now been viewed more than 1.2 million times



SDG 11 – Sustainable cities and communities

Carefree living and working



- The climate agreement calls for the sustainability of homes and business premises. Meanwhile, people want to be able to live comfortably and safely
- With new services, partly with partners, we stimulate the sustainability of the living and working environment
- We help customers to make their homes more sustainable, for example through our 'Klimaatwinkel' and offer mortgage loans for sustainable home improvements at a lower rate. We also help Owners Associations with insight and support in the implementation of their sustainability plans
- Our ambitions for sustainable living in 2026: 90% of homeowners in the Netherlands have started to make their homes more sustainable and 50% of the homes have, at least, an energy label A (now 33.9%)
- Our ambition for safe living in 2026: 10% of our private customers use at least one of our prevention services such as the 'InbraakBarometer,' 'VeiligheidsMeter' or 'CyberCheck'

Social Impact Monitor: Together with Springco Urban Analytics, Achmea Real Estate developed a tool that measures the impact of real estate projects on residents and their standard of living. With this product, it is possible to measure the societal return of real estate projects. The monitor consists of five factors that combine to a total score in terms of social impact: residents, housing, bonding, facilities, and surroundings.



SDG 13 – Climate action

Transitioning towards net-zero CO₂ emissions across our activities

13 CLIMATE ACTION



Own operations (net zero by 2030)

- Reducing energy consumption, paper use, waste and mobility (car and air travel)
- Purchasing green electricity, generating renewable energy locally and realising an electric lease fleet
- Offsetting remaining CO₂ emissions through reforestation
- Embedding sustainability criteria in procurement



Investment portfolio (net zero by 2040/2050)

- Equities and corporate bonds portfolio net-zero by 2040; Other asset classes by 2050
- Investing in making our real estate portfolio more sustainable; At least energy label A by 2030
- Helping customers making their homes more sustainable; Mortgage portfolio average energy label A by 2030
- Grow investments in green bonds and sustainable infrastructure



Insurance portfolio (net zero by 2050)

- Member of the Net Zero Insurance Alliance (NZIA) and the Green Deal on Sustainable Healthcare 3.0
- Products and services that help customers with climate mitigation (e.g. solar panels) and climate adaptation, such as coverage against flood risk
- Making the damage repair chain more sustainable (Manifest Sustainable Claims Repair)
- Integration of sustainability criteria in healthcare procurement

