



The digital mutual:  
Becoming a data-  
driven digital insurer  
to enhance value for  
customers

THINK BEYOND  
TECHNOLOGY

ICMIF webinar, 9 november 2020

# Achmea

Total FTEs working in  
OpCos

**2.977**

Total FTEs working in  
the Netherlands

**13.414**

Canada



Slovakia

Union

Poisťovňa

Australia

achmea  australia



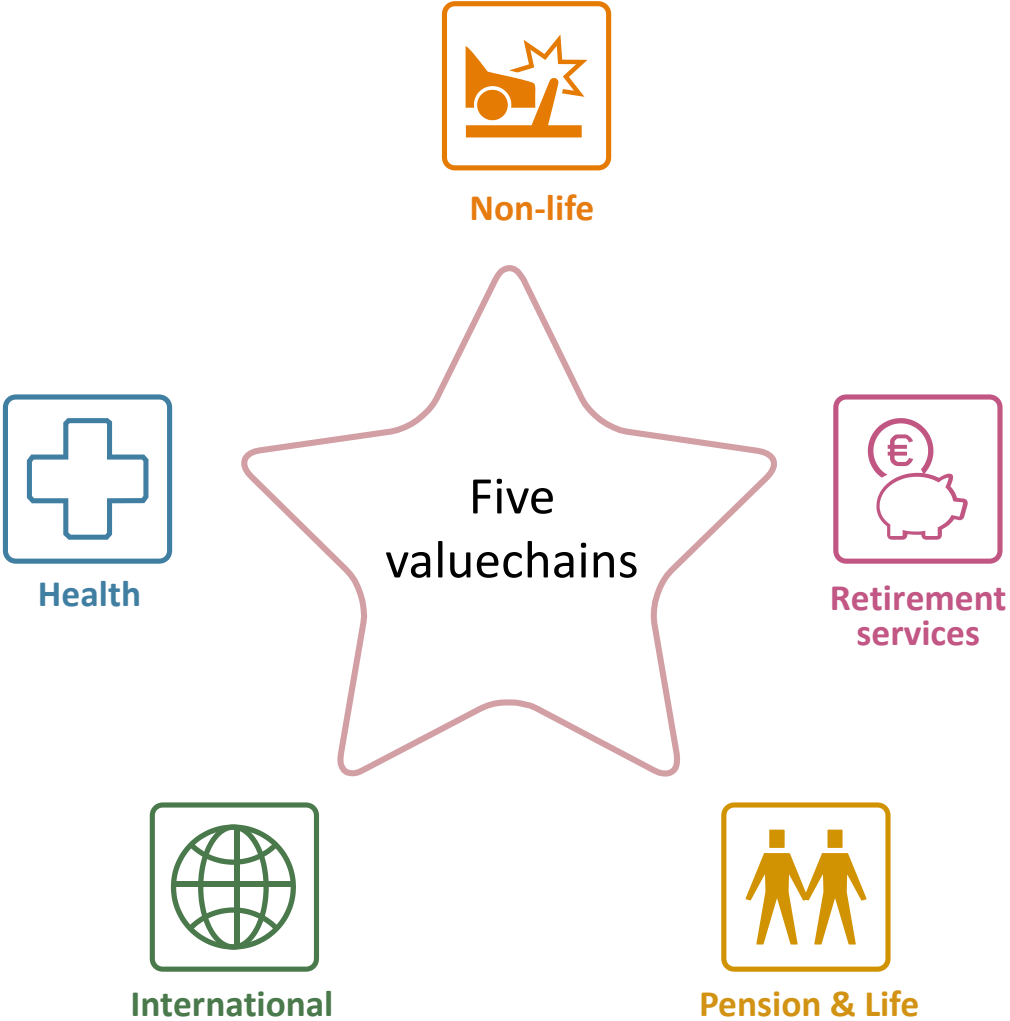
Greece

 INTERAMERICAN

Turkey

 EUREKO  
SIGORTA

# Achmea organisation



**Non-life**

**Health**

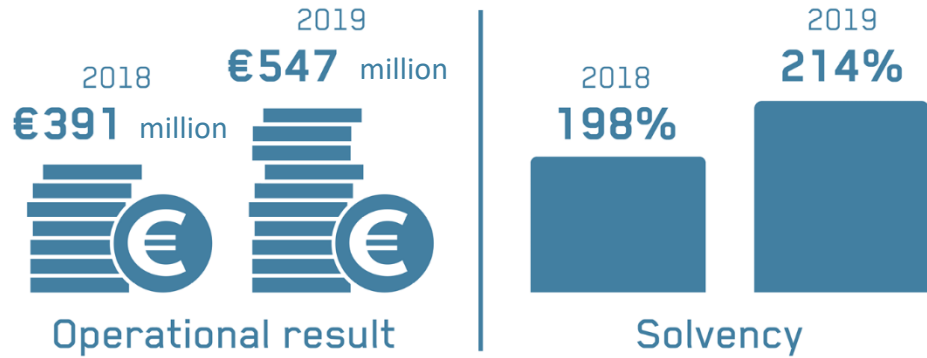
**Retirement services**

- Achmea Bank
- Achmea Pensioenservices
- Achmea Investment Management

**Pension & Life**

**International**

### A healthy and sustainable return...



### ...and our cooperative identity...

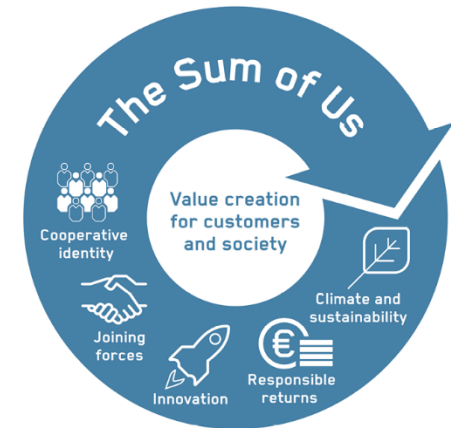


# achmea ANNUAL RESULTS 2019

### ...along with our strong brands...



...are the basis for our new 'The Sum of Us' strategy which we are using to create value for our customers and society



# Achmea strategy: The Sum of Us

A cooperative organisation that is relevant to customers and creates value for society

HEALTHY

SAFE

FUTURE-PROOF

Good health closer to everyone

Clean, safe and smart mobility

Safe and sustainable home and living environments

Carefree enterprise and good employment practices

Financial solutions for now, tomorrow and later

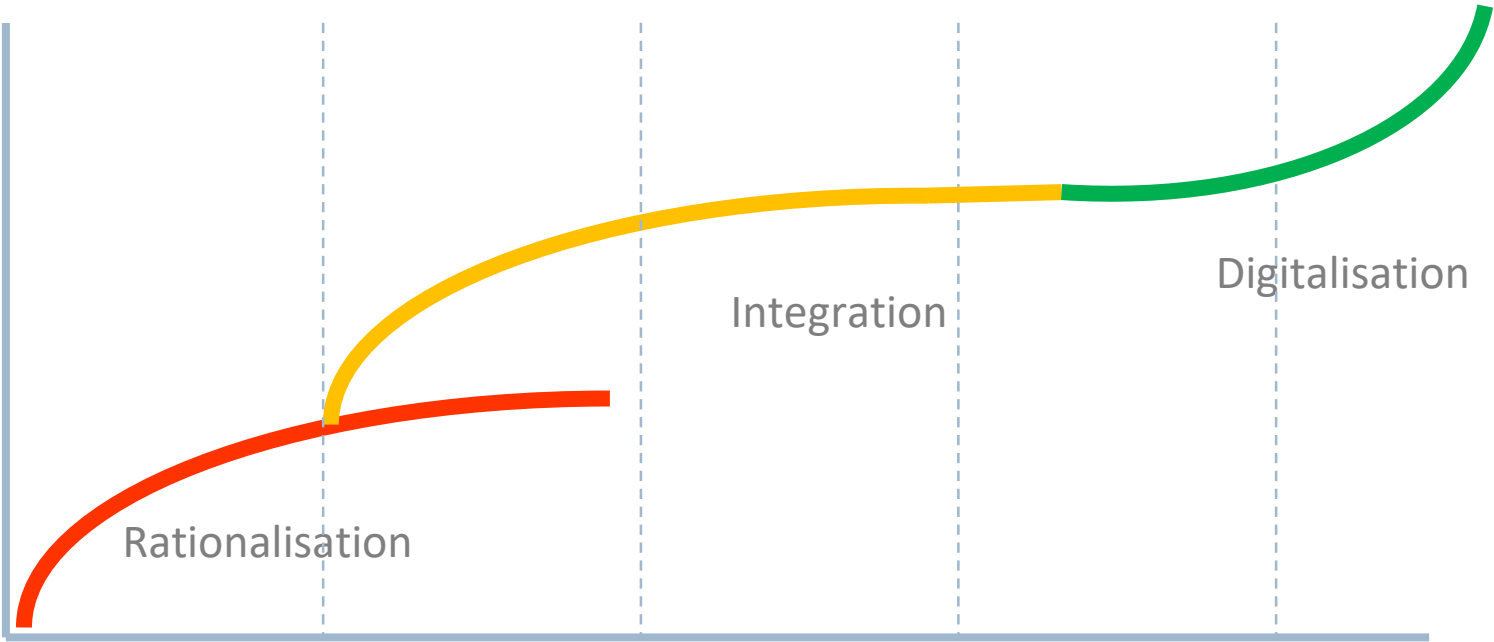




Becoming a data-driven digital insurer . . . . by using data and technology as a strategic asset

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# Achmea transformation since 2009



- Clear choices:
- Marketing strategy
  - Closed book P&L
  - Location policy
  - International strategy
  - Organisation & governance
  - IT-strategy



Merger organisation      Hous of initiatives      Acceleration & Innovation      Delivering Together

Basics in place      Integrated insurer      Digital insurer

← Achmea Strategy  
← Achmea IT-Strategy

# External developments

Blurring market boundaries through technology-driven product innovation



Rise of tech companies with platforms and cloud services

Democratisation of information technology accelerates

No Trust, no data

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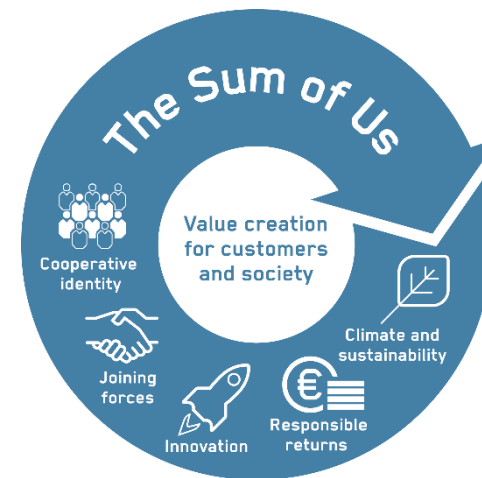
# BEYOND TECHNOLOGY



**The Sum of Us,  
Beyond Technology**  
For a digital and  
data-driven insurer



**Enabling IT**  
Joining forces for trusted IT  
services using the Achmea  
Technology Platform



**Cloud First**  
We have selected  
cloud technology for  
our infrastructure



**Data First**  
We are focusing on  
online and real-time  
data processing



**Apply**  
We are reusing our  
platforms for IT  
services



**Ways of working**  
We are committed to  
providing the best  
service



**People and  
organisation**  
We are the driving  
force in the ecosystem




# The Power of Together, Beyond Technology

*For a digital and data-driven insurer*

Achmea wants to be recognised and appreciated as an organisation that creates value for customers and contributes to a healthy, safe and future-proof society. To this end, we want to use data and information technology in a distinctive way. We offer customers, partners and employees trusted access to information, with a preference for digital self-service.

**1**



**Data**  
We process data online, in real-time and the first-time-right

Using online, real-time data, we automate processes and can efficiently and effectively respond to our customers, employees and partners' needs.

**2**



**Information**  
We are competitive by turning data into relevant information

By turning data into **information**, we enable customers, employees and partners to make more informed choices.

**3**



**Knowledge and wisdom**  
We work digitally

We offer customers, employees and partners trusted access to information through digital cockpits, allowing them to arrange their affairs digitally.



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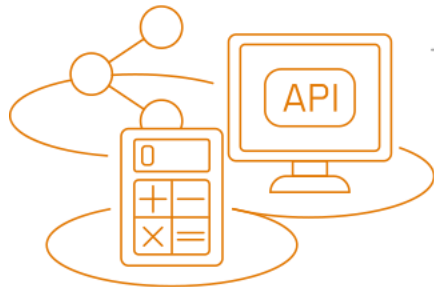


## Enabling IT

*We are joining forces for trusted IT services using the Achmea Technology Platform*

Layer 3: Technology for customers, employees & partners

Digital value chains

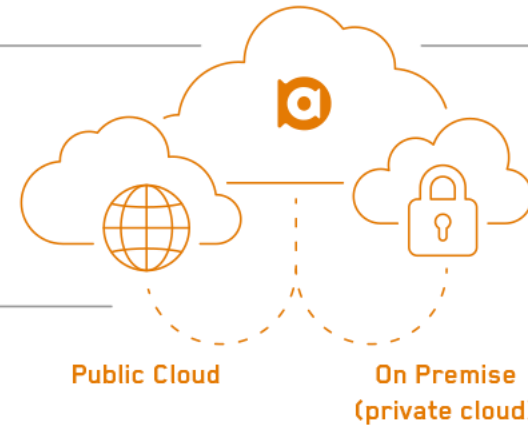


Layer 2: Achmea Technology Platform

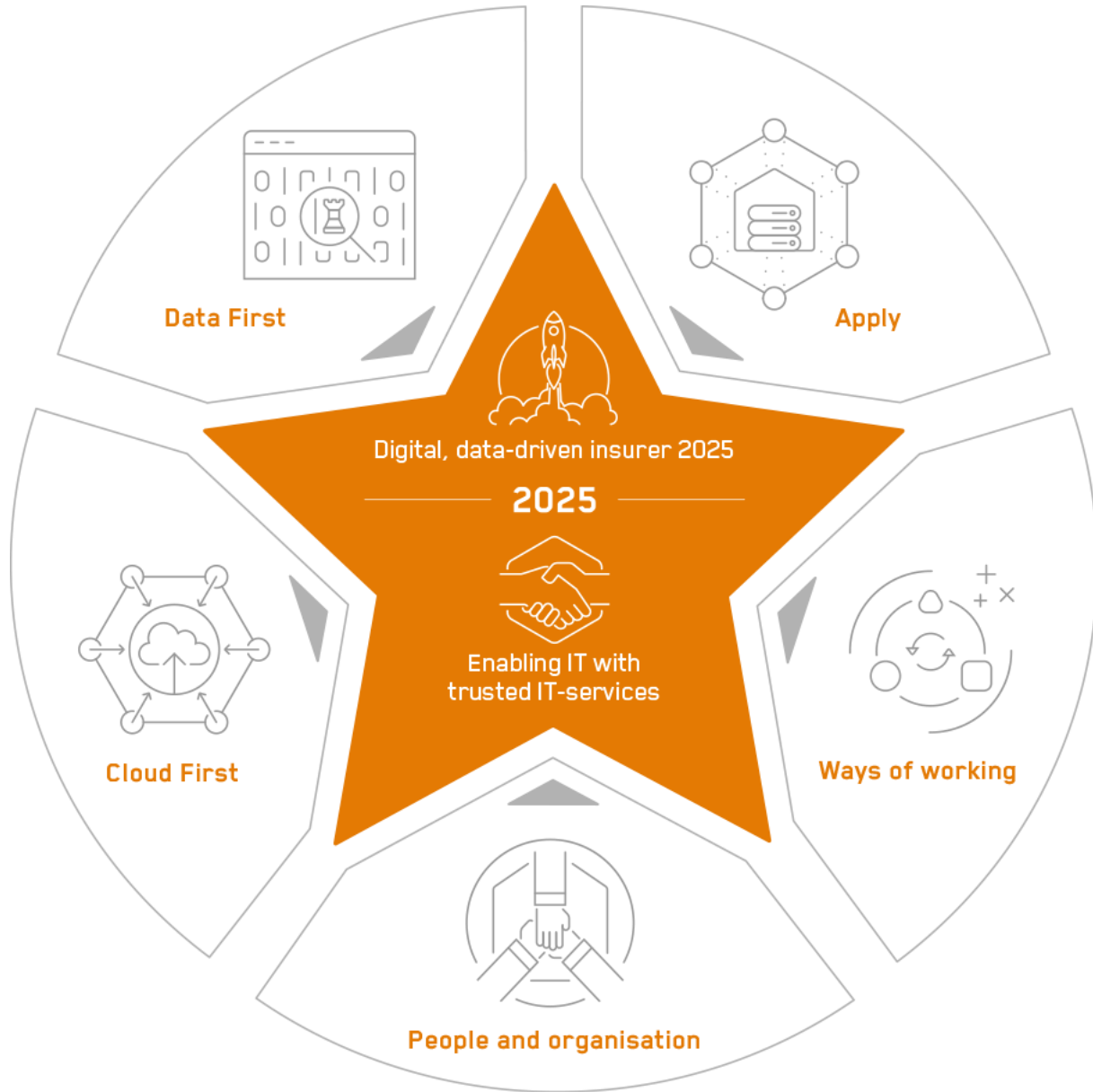
IT services on platforms

Layer 1: Achmea Hybrid Cloud

Technical Infrastructure



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We are working on  
5 strategic themes  
to achieve our goals

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