

## Press release

### **Achmea and Independender.nl join forces to give consumers greater peace of mind**

**Hilversum / Zeist, 20 December 2011 – Insurer Achmea and comparison website Independender.nl are forming a strategic alliance with the aim of restoring absolute consumer confidence in insurance products. Achmea will gain a majority 77% interest in Independender.nl by acquiring all the shares held by NPM Capital and Paerel and part of the shareholdings of Independender.nl's management. The founders and management will retain a 23% stake.**

Both parties expect this alliance to speed up the development of customer-focused products and services. It is essential to restore consumers' unquestioning confidence in insurance products. Achmea's acquisition of this shareholding underlines its long-term commitment to change. Independender.nl's position as an objective comparison website for consumers is guaranteed and it will continue to provide a 'level playing field' for all insurers.

The alliance will enable Independender.nl to compare not just policy terms and conditions but also the quality of the service(s) delivered by insurance products. One of the principal aims of both parties is to give consumers an insight into the quality of service providers, such as hospitals, general practitioners and physiotherapists.

#### **The stress of choosing**

The aim of both Independender.nl and Achmea is to give consumers peace of mind when making their insurance choices. The massive amount of information available online increases the stress on consumers when it comes to making their choices. Independender.nl has been working for many years to give consumers the fullest possible picture of what is available on the market. In alliance with Achmea, Independender.nl is now ready to take the next step in reducing consumer uncertainty by developing customer-focused and reliable products and services. Both parties are determined to recapture the essence of insurance: giving customers peace of mind regarding risks that they are unable or unwilling to bear themselves.

#### **Independent**

Independender.nl's neutrality is guaranteed by a Supervisory Committee, chaired by Arthur Docters van Leeuwen, which will safeguard the website's objectivity and consumers' privacy. The Supervisory Committee's function and tasks have been formally recorded in by-laws.

## **Customer focus**

The preferences displayed and choices made by visitors to the Independer.nl website represent a vast source of data on search trends. It is the industry's largest online market research database and one which is continuously updated. Access to this knowledge of consumer preferences and behaviour will speed up the process of making insurance products more client-focused. Independer.nl and Achmea will exchange only data on trends.

Edmond Hilhorst, Managing Director of Independer.nl: "Independer.nl started life as a comparison website designed to give the consumer greater transparency. We have taken this next step so that we can work with insurers, in the consumers' interest, to develop client-friendly insurance products. Working together, we can reach practically every household in the Netherlands and thus achieve our ambition faster."

Danny van der Eijk, member of Achmea's Executive Board: "This alliance will give Achmea an even better insight into the needs of Dutch insurance consumers. We can use that knowledge to make our insurance products even more client-focused. This is consistent with the character of our organisation, which has always been driven by the enlightened self-interest of its client-members."

---

### **For more information:**

Independer.nl: Edmond Hilhorst, telephone +31 35 626 5502  
email [pers@Independer.nl](mailto:pers@Independer.nl)

Achmea: Bert Rensen, spokesman, telephone +31 6 5163 5728;  
email [bert.rensen@achmea.nl](mailto:bert.rensen@achmea.nl).

**Independer.nl** is the largest online provider of insurance and other financial products. We want consumers to be able to buy these products from us with confidence, so we help them to compare products and make their choices. We also negotiate with banks and insurance companies to get the best terms and conditions and the lowest premiums, so that we can always offer visitors to our website the best deals. Our site enables visitors to compare insurance and other financial products at no cost. We earn commission on insurance policies purchased via our website. More information on the background to Independer.nl's strategy can be found at: <http://www.independer.nl/partnership/info/overzicht.aspx>.

**Achmea** is an unlisted insurance group with cooperative roots which balances the interests of clients, partners, employees and shareholders. As well as the Netherlands, its home market, Achmea is also active in seven other European countries and employs around 22,000 staff. Achmea is the parent company for strong brands such as Centraal Beheer Achmea, Interpolis, Avéro Achmea, Zilveren Kruis Achmea, FBTO and Agis. Together they form the largest insurance group in the Netherlands in terms of premium volume. Achmea's head office is in Zeist. [www.achmea.nl](http://www.achmea.nl)