



Achmea Innovation Fund

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The team

- The corporate venture fund was launched on 1 October 2019 and has an initial size of €100 million
- AIF is structured as an independent entity (100% subsidiary of Achmea) with a separate investment committee (IC) and board of directors
- To provide early stage and growth capital to companies that are active in the business domains of Achmea, including in emerging technologies in Fintech and Insurtech, with the aim of:
 - ✓ Gaining access to emerging/disruptive and competitive business models;
 - ✓ Creating insights in new technologies, customers and channels; and
 - ✓ Creating financial returns for Achmea.
- We are building the team, currently consisting of 5 professionals
- The investment team works in close cooperation with Achmea's innovation scouts, in order to identify relevant trends, innovative business models and technologies
- The AIF is also responsible for managing the portfolio companies of the former De Friesland Zorgparticipatiefonds and Achmea Zorgparticipaties



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Achmea

- Achmea is the #1 insurance company in the Netherlands serving over 10 million customers in the Dutch market. With its approximately 14,000 employees, it is managing brands such as Centraal Beheer, Interpolis and Zilveren Kruis in the areas of health, property and life insurance.
- Originally a cooperative entity, and now majority owned by a foundation, its socially responsible background continues to influence the company's mission and strategy. Achmea strives to balance the interests of its customers, partners, employees and shareholders in a responsible way, with a special attention to a number of Sustainable Development Goals.
- In 2019, total premiums amounted to EUR 20 billion. Achmea is the market leader in the area of property and health insurance in the Netherlands. With Centraal Beheer APF, Achmea also provides pension related services and has more than EUR 147 billion of assets under management. Furthermore, via its brands Centraal Beheer and Woonfonds, Achmea is also offering mortgages. While the Netherlands is Achmea's home market, it is also active in five other countries.



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Domains

Three sustainable development goals are central to Achmea



HEALTHY

Good health closer to everyone



Clean, safe and smart mobility



SAFE

Safe and sustainable home and living environments



Good working environment and employment practices



FUTURE-PROOF

Financial and other solutions for today, tomorrow and beyond



Climate



Investing in insurtech & fintech to support key business themes

Insurtech

Making customer-oriented and internal insurance product and service-related processes more efficient with regard to claim settlement, risk modeling, risk scanning, etc.

Fintech

Solutions that offer customers more overview, insight and perspective to build or maintain financial assets

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Recent investments

Dutch startup Roamler raise million to expand on-demand workforce platform

By *Annie Musgrove*, June 18th, 2020.



Roamler, an Amsterdam-based on-demand workforce platform, has raised €20 million from Endeit Capital, SmartFin and Achmea Innovation Fund.

Achmea Innovation Fund verkoopt portfoliobedrijf Organ Assist aan XVIVO

Zeist, 24 september 2020

Het Groningse bedrijf Organ Assist, pionier op het gebied van perfusie van donororganen, en het Zweedse XVIVO Perfusion gaan hun krachten bundelen. Het beursgenoteerde XVIVO Perfusion neemt hiertoe 100% van de aandelen van Organ Assist over. Het betreft oorspronkelijk een investering van een belang van 20% in Organ Assist. Het betreft oorspronkelijk een investering in de Achmea Innovation Fund.

Organ Assist ontwikkelt technologie die gedoneerde levers en nieren in betere conditie brengt, dat aanzienlijk meer aangeboden organen geschikt kunnen worden gemaakt voor transplantatie op een nieuw levensreddend orgaan. XVIVO Perfusion heeft een leidende positie op het gebied van bewaring en perfusie van donororganen. Het heeft als doel om met een unieke synergie van vloeistoffen en pompsystemen voor alle belangrijke organen een leidende positie in te nemen.

VOEG FD ARTIKEL TOE!

Groningse specialist in donororganen voor tientallen miljoenen verkocht



Foto: Organ Assist

Include LAND

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Investment criteria

What do we offer our ventures?

- We provide growth capital as co- or lead-investor for promising Insurtech and Fintech ideas as well as start-ups with disruptive business models in our key markets. Our investments typically range from € 500.000 minimum
- Other potential areas of support to be explored are the following:
 - Achmea as a breakthrough client;
 - Insights and support from experts in insurance and services relating to healthcare, mobility, income protection, pensions, asset management and more;
 - Access to our customer base of millions of consumers and businesses through our 10 world class brands like Centraal Beheer, Interpolis and Zilveren Kruis;
 - Access to Achmea's International network bringing together an extraordinary range of business partners to potentially accelerate your innovation.

What are we looking for?

AIF is focusing on companies that:

- Innovate in the areas of customer contact and efficient operations, both with regards to insurance products and related services;
- Provide access to disruptive technologies such as artificial intelligence, the Internet of Things, Mobile solutions, cybersecurity, blockchain and augmented reality;
- Have a clear growth path (business model), proven product market fit, revenue generating and a driven management;
- Have a clear strategic match with one of strategic domains, e.g. healthcare, mobility, the living and home environment, entrepreneurship, personal financial planning or climate;
- Are based in Western Europe, Scandinavia or Israel.

Areas of interest within the health care area

Areas of interest

Wellness/prevention : **staying healthy,**
healthy life style, food as medicine, self monitoring/tracking,
services provided to consumers, services provided by employers

Telemedicine : **accessible efficient care:**
digital doctor – patient contact, healthplatforms, symptomcheck

Personalized Healthcare : **best treatment possible:**
predictive analytics, clinical decision support, reported patient outcome

Digital therapeutics : **keep patients out of the hospital**
evidence based patient therapeutics to manage or treat a disorder or a
disease

Challenges

Nr. 1. Sustainable employability

What is the situation?

- Sustainable employability: creating the right conditions for employees to have a long, healthy and happy career. By ensuring someone enjoys working, is healthy and motivated, he or she remains employable for a long time. And that in turn contributes to the achievement of goals of the organisation.
- Zilveren Kruis offers services and solutions through the employer that can be used by employees to improve their physical and mental wellbeing.
- These services improve healthy behaviour and loyalty in combination with rewards.

What are we looking for?

- New services and solutions, to be introduced in the B2B2C market, that improve the health of employees and also the loyalty towards Zilveren Kruis as the collective insurer.

Challenges

Nr. 2 Improving vitality: reducing biological age

What is the situation?

- Personal health is a total package. We believe that your health is determined by your physical en mental condition but also by your environment and relationships and needs.
- Zilveren Kruis helps to improve the health of people by supporting healthy life style in a daily routine. It wants to reduce the actual age of people compared to the factual age. This can be accomplished by improving exercise, sleep, relaxation and food. Good example of this is the lifestyle platform Actify which is offered by Zilveren Kruis.

What are we looking for?

- New services and tools that can really improve healthy lifestyle thereby improving vitality in a step by step approach.

Challenges

Nr. 3. Aging in Place: Growing Older at Home

What is the situation?

- The community is aging. In the year 2040 about 4,7 mln. people in the Netherlands are older than 65 years, from which 2 million live alone. The government stimulates elderly to grow older in their own home environment. Achmea develops solutions that contribute to this. For example by Eurocross, Zilveren Kruis and Interpolis (prevention and safety).
- Achmea believes in the power of living environments and communities in which social cohesion and informal care is stimulated.

What are we looking for?

- Services and solutions that contribute to growing older in social and mutual living environments where people look after each other and help one another. Aspects to look for are: information, communication, safety and social coherence.

Challenges

Nr. 4. Bring care home

What is the situation?

- Zilveren Kruis is using (inter)national cooperations to be a leader in virtual care, to bring care home, to grow older at home and to live a productive and healthy life. Zilveren Kruis is integrating her services into a platform for her clients. With personal health domains, e-health solutions, triage and declarations.
- Zilveren Kruis also helps with digital home modules for chronic diseases like COPD, Chemo at home, Heartcontrol. Also online mental care, fysiotherapy and Flexdoctors

What are we looking for?

- We look for e-health solutions that bring (virtual) care to the home environment. For example: modules for self diagnosis, online-triage and modules for chronic diseases.

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Contact us



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Looking forward to meeting your ideas!