

# Dutch Insurance Industry in Figures

2016



VERBOND VAN VERZEKERAARS

## Dutch insurers in 2015 ...



paid, on an average basis,  
about **200** million euros to  
persons and companies



have **47,000** people  
in service



received **72** billion  
euros in premiums



invested **440** billion  
euros

**This publication has been providing core figures about the insured, insurance policies and insurance companies in the context of Dutch society since 1993. With this publication, the Dutch Association of Insurers offers an overview in figures for journalists, politicians, civil servants, researchers, consultants and all other interested parties.**

This compilation of tables is a reference work for a wide range of topics. More specific publications of figures of the Dutch Association of Insurers can be found on the website, under Verzekeringsbranche > Cijfers. This page includes the following:



**Key Facts on Insurance in the Netherlands** is an introduction to the industry in concise tekst with a few diagrams. In the same way as 'Dutch Insurance Industry in Figures', this publication is available in both Dutch and English.



**Financial annual report of the insurance sector (summary)** provides detailed insight into the profit and loss figures of Life, Non-life and Health & Accident sector and backgrounds to the figures.

mr. H.L. De Boer  
director

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Clients

# 1 Clients

## 1.1 Customer experiences

Number of clients who indicate that they have had certain experiences with their insurance company, 2015 (%)

	Life Insurance Companies	Non-life Insurance Companies
Payment process - <i>Received payment quickly</i>	77	88
Customer focus - <i>I've received a customer-friendly treatment</i>	70	78
Written communication - <i>I found it clear</i>	88	92
Telephone communication - <i>I was connected quickly</i>	81	90

Source: Dutch Association of Insurers

## 1.2 Satisfaction

General satisfaction of private clients, score 1-10

	2011	2012	2013	2014	2015
Life insurance companies	7.1	7.1	7.0	7.0	7.2
Non-life insurance	7.6	7.7	7.7	7.7	7.7

Source: Dutch Association of Insurers

## 1.3 Quality mark

Quality-mark insurance companies, number at year-end

	2011	2012	2013	2014	2015
Number of insurers that are entitled to use the Keurmerk Klantgericht Verzekeren (Customer-oriented Insurance Quality Mark)	46	54	46	45	42

Source: Stv

# VerzekeraarsInBeeld: How do customers rate their insurer in 2016?



Each year, the website [VerzekeraarsInBeeld](#) presents the results of a major survey carried out among customers of insurance firms. This survey is commissioned by the Dutch Association of Insurers. Insurers deem it important to be open about their performance. 2016 saw 50 insurers participating in the survey.

## 1.4 Confidence

Consumer confidence in the economy and insurers at the beginning of a half year (January and July), balance of % positive and negative consumers

	2012		2013		2014		2015		2016	
	Jan	Jul	Jan	Jul	Jan	Jul	Jan	Jul	Jan	Jul
Economy	-34	-31	-33	-37	-9	-1	-3	6	7	2
Insurance companies	-35	-30	-25	-24	-17	-14	-14	-10	-9	-12

Source: CBS, Dutch Association of Insurers

## 1.5 Image

Number of private consumers who had a largely positive attitude towards insurance companies (%)

	2011	2012	2013	2014	2015
Imagoscore verzekeraars	52	51	51	54	56

Source: Dutch Association of Insurers: [Consumentenmonitor](#)

## 1.6 Valuation of business sectors

Valuation of business sectors by consumers, report mark

	2011	2012	2013	2014	2015
Insurance companies	6.0	5.9	5.9	6.0	6.1
Banks	6.0	5.9	5.7	5.8	5.8
Intermediaries	5.6	5.6	5.5	5.7	5.9
Pension funds	5.5	5.2	5.3	5.5	5.8
Government*	5.6	5.5	5.4	5.4	5.6

Source: Dutch Association of Insurers: [Consumentenmonitor](#)

## 1.7 Complaints

Number of complaints received and dealt with by financial ombudsman

	2011	2012	2013	2014	2015
<b>Life insurance</b>					
Complaints dealt with	1,048	1,545	1,791	1,591	1,144
Complaints received	1,253	1,446	1,709	1,691	1,321
<b>Pension schemes</b>					
Complaints dealt with	556	508	586	451	482
Complaints received	636	577	616	501	532
<b>Non-life insurance</b>					
Complaints dealt with	1,679	2,068	2,034	2,330	2,071
Complaints received	1,843	1,970	2,030	2,380	2,156
<b>Healthcare insurance</b>					
Complaints dealt with	1,853	1,975	2,343	2,602	2,521
Complaints received	1,853	1,975	2,343	2,396	2,650

Source: Kifid, Ombudsman Pensioenen, SKGZ

# Insurance fraudsters captured in facts and figures

## Male/Female distribution of fraudsters

Around **25%** are women,  
average age **31.9** years

Around **68%** are men,  
Average age **34.1** years

### Sector preference



Fraudsters ♀ :

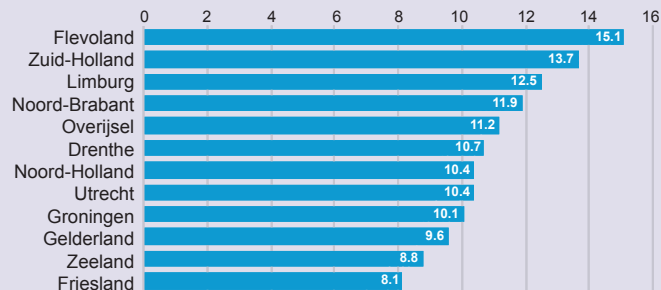
1. Car (49%)
2. Fire (25%)
3. Liability (7%)

### Sector preference

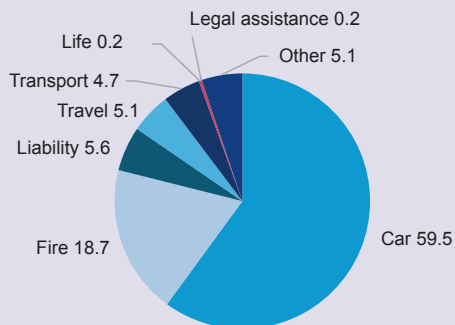
Fraudsters ♂ :

1. Car (64%)
2. Fire (17%)
3. Liability (5%)

## EVR reports per thousand people



## Distribution of EVR (fraud) reports across the product groups (%)



## Methods and data

Members of the Dutch Association of Insurers keep a record of unlawful actions perpetrated against the insurer, staff or customers. The Financial Institution Incident Warning System Protocol (PIFI) enables insurers to record information on people and companies who have perpetrated unlawful acts against their insurer (external reference register reports, or EVR reports) and to share this information with one another. The reason for the majority of these records is theft (or attempted theft) from the insurer. We refer to this in a general sense as 'insurance fraud'.

Source: *Fraudsters captured in facts and figures*, Anti Insurance Crime Bureau

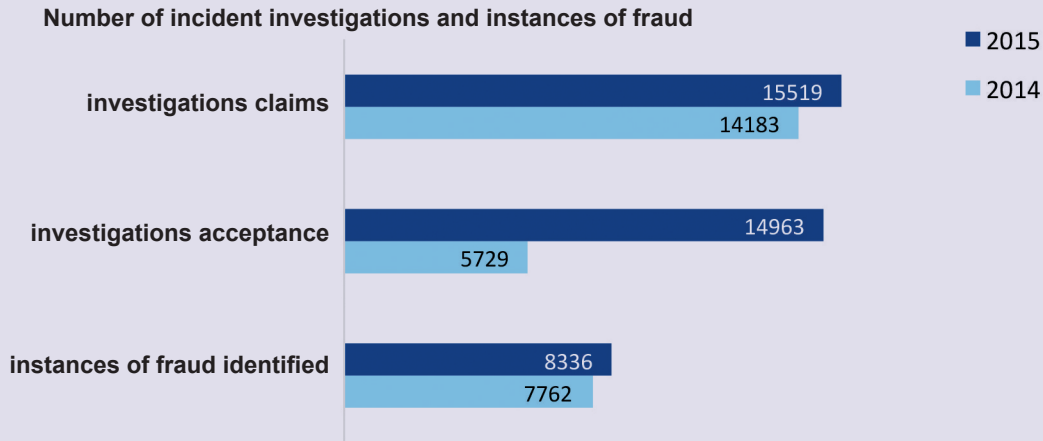
## 1.8 Fraud registration CBV

Share of insurers in fraud investigations per sector or product group registered with the Insurance Fraud Bureau (as a percentage of the total number of fraud investigations registered with the Anti Insurance Crime Bureau)

	2011	2012	2013	2014	2015
<b>Total Life</b>	<b>0.7</b>	<b>0.6</b>	<b>0.6</b>	<b>0.7</b>	<b>0.8</b>
<b>Total Non-life</b>	<b>83.0</b>	<b>88.3</b>	<b>86.6</b>	<b>85.7</b>	<b>85.8</b>
Liability	6.9	7.6	6.7	6.1	6.5
Property	11.7	13.6	13.2	12.5	13.7
Legal assistance	4.6	5.3	7.1	4.9	3.4
Motor vehicles	51.5	52.8	52.9	56.9	56.1
Machines and equipment	0.2	0.0	0.1	0.0	0.0
Pleasure boats	0.2	0.3	0.4	0.2	0.4
Travel	7.7	8.6	5.9	5.0	5.4
Marine, Aviation and Transport	0.3	0.1	0.1	0.0	0.1
Credit	0.0	0.0	0.0	0.0	0.1
<b>Total Health &amp; Accident</b>	<b>12.5</b>	<b>6.9</b>	<b>9.4</b>	<b>10.1</b>	<b>6.6</b>
Occupational disability	1.4	1.1	1.6	1.5	1.5
Medical expenses	10.7	5.5	7.4	8.1	4.6
Sickness absence	0.4	0.2	0.5	0.5	0.4
<b>Totaal across sectors</b>	<b>3.8</b>	<b>4.2</b>	<b>3.5</b>	<b>3.4</b>	<b>6.9</b>
Mortgage-related	0.1	0.1	0.1	0.2	1.2
Other	3.7	4.1	3.4	3.2	5.7

Source: Dutch Association of Insurers

# Tackling insurance crime: Seven percent more fraudsters caught in 2015



Efforts to tackle fraud are not just quantifiable in terms of the savings achieved (nigh on 80 million euros in 2015). The number of fraudsters caught and the volume of fraud identified are at least as relevant. In 2015 insurers succeeded in proving fraud in 8,336 of the incidents investigated. This constitutes a 7% increase on the previous year. One particularly striking phenomenon is the considerable growth in the number of incident investigations initiated during the acceptance phase. This is now nearly equal to the number of investigations into suspect claims. The volume of insurance application fraud proven has risen by nigh on 70% to 5,182 cases.

Source: *Factsheet fraudecijfers 2015*, Anti Insurance Crime Bureau



# Insurances



## 2 Insurances

### 2.1 Penetration of private insurance by age

2014, (%)

	Age of main wage earner				Total
	< 35	35-49 years	50-64 years	> 65 years	
Mortgage life insurance*	35.0	55.1	29.0	4.7	30.5
Life insurance pension**	4.5	20.1	22.9	3.2	14.2
Funeral insurance with in-kind benefits***	31.7	41.4	40.1	38.0	38.6
Contents	91.1	98.0	97.2	97.9	96.7
Buildings	40.2	64.3	62.1	51.2	56.5
General liability (family)	100.0	100.0	99.7	100.0	99.9
Legal assistance****	41.9	60.7	57.6	49.4	54.0

Source: GfK

\* All insurance policies linked to the mortgage, both term life insurance policies and capital insurance policies.

\*\* All insurance policies (capital, annuity insurance policies, etc.) for the benefit of old age.

\*\*\* All burial/cremation/funeral insurance policies with in-kind benefits.

\*\*\*\* Separate insurance policies, i.e. do not include components of car/motorbike insurance policies.

## 2.2 Penetration of private insurance by income

2014, (%)

	Monthly net family earnings (€)						Totaal
	< 1,000	1,000-1,500	1,500-2,000	2,000-2,500	2,500-3,000	> 3,000	
Mortgage life insurance*	8.2	9.5	18.7	32.4	39.5	51.3	30.5
Pension life insurance*	6.6	8.2	11.6	13.3	16.8	20.6	14.2
Funeral expenses and in-kind benefits*	34.7	40.9	40.2	38.2	35.0	38.9	38.6
Contents	86.3	95.8	96.6	97.5	97.3	98.7	96.7
Buildings	24.6	29.3	46.9	60.5	64.2	81.0	56.5
General liability (family)	100.0	100.0	100.0	99.8	99.8	99.9	99.9
Legal aid*	25.8	38.3	52.6	58.2	63.4	63.5	54.0

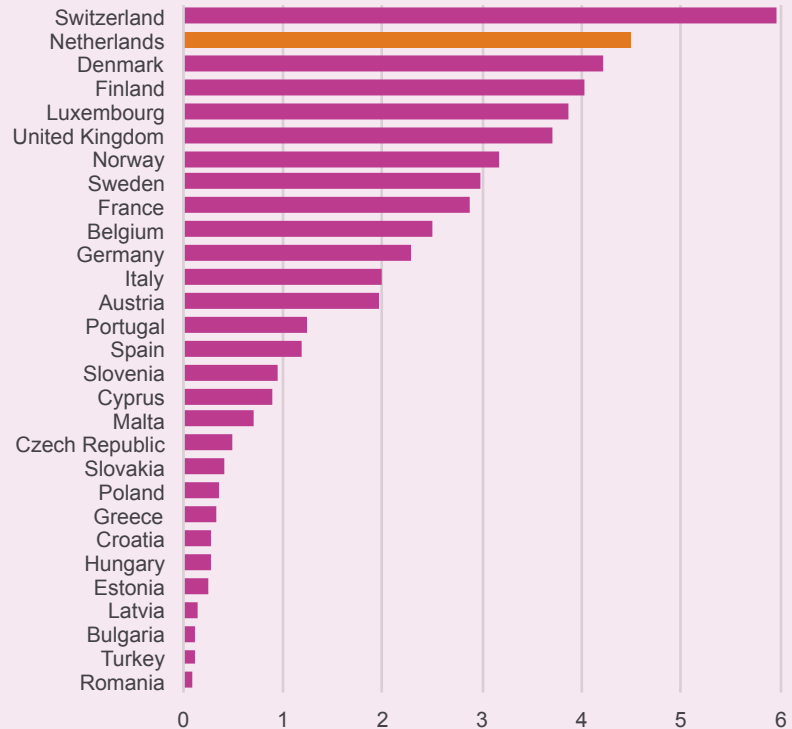
Source: GfK

\* See table 2.1. for the description of product clusters.

# The Netherlands: the most insured people in the world?

The Netherlands is the most insured people in the world, isn't it? This rhetorical question pops up every now and then, but the answer is not automatically 'yes'. Yes, it is true that, looking at the average premium turnover per citizen, the Netherlands is high up on international lists. However, the total amount also includes the premiums for medical expenses. Many other countries recover medical expenses in a different manner, through the tax system, for example.

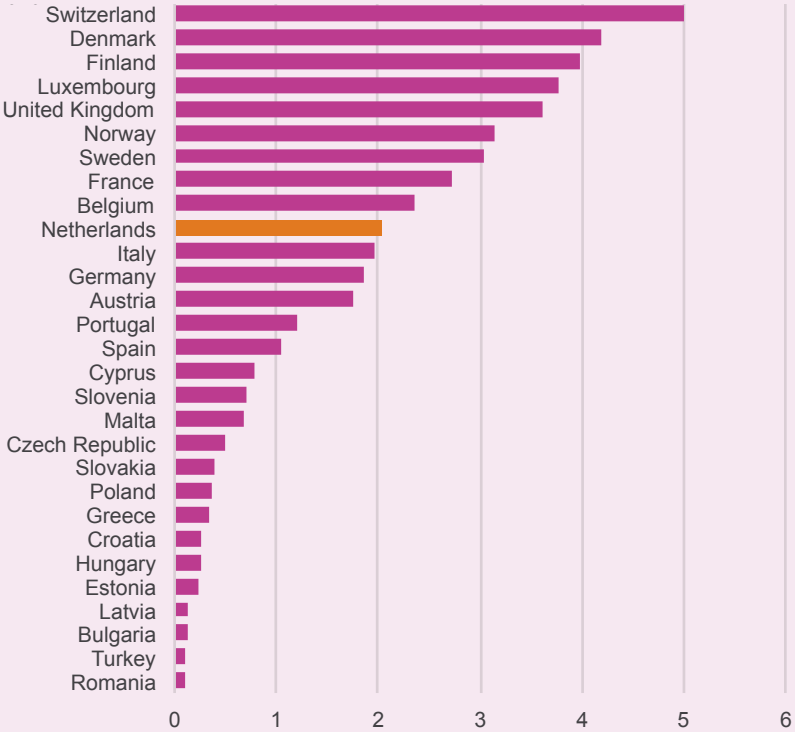
Total premium volume per capita, € in thousands



If we were to filter out the healthcare premium, which would only be fair, the Netherlands would end up in the middle bracket with regard premium volume per citizen. The premium volume is the sum total of insurance premiums that individuals, households, institutions and companies have paid in any one year.

Source: *Insurance Europe*

**Total premium volume without healthcare per capita, € in thousands**



## 2.3 Penetration of private insurance by type of household

2014, %

	Single-person household < 35 years	Single-person household > 35 years	Multi-person household with children <18 years	Multi-person household (< 35 years) without children <18 years	Multi-person household (> 35 years) without children < 18 years	Total
Mortgage life insurance*	21.4	15.2	55.7	41.5	25.4	30.5
Pension life insurance*	3.3	10.4	19.9	4.8	16.9	14.2
Funeral expenses and in-kind benefits*	20.9	38.0	44.5	30.7	39.9	38.6
Contents	85.6	96.7	97.5	97.8	98.5	96.7
Buildings	20.3	41.7	72.0	52.5	67.2	56.5
General liability (family)	100.0	99.8	99.9	100.0	99.9	99.9
Legal aid*	34.6	47.0	59.4	50.0	61.2	54.0

Source: GfK

\* See table 2.1. for the description of product clusters.



Insurers



## 3 Insurers

### 3.1 Number of insurance companies

Insurance companies under supervision by the DNB (number)

	2011	2012	2013	2014	2015
<b>Totaal</b>	<b>256</b>	<b>238</b>	<b>217</b>	<b>196</b>	<b>188</b>
Life insurance companies	44	43	40	39	39
In-kind benefits and funeral expenses insurance	29	28	28	26	26
Non-life insurance	183	167	149	131	123

Source: DNB

### 3.2 Ten largest insurance groups

Turnover (gross written premium, € bn) and market share (%) in 2014

	Turnover (€ mrd)	Market share (%)
Achmea	18.7	25
VGZ	10.5	14
CZ Groep	8.3	11
Menzis	5.4	7
NN	4.8	7
Aegon	4.8	6
a.s.r.	3.9	5
Delta Lloyd Groep	3.4	5
Vivat	3.1	4
Zorg & Zekerheid	1	1

Source: AM



### 3.3 Largest insurance companies

Insurance companies with turnover (gross written premium) exceeding €1 bn in 2015 (€ m)

	2011	2012	2013	2014	2015
Zilveren Kruis Achmea Zorg*	5,667	5,537	5,793	5,733	8,889
CZ Zorg	5,643	5,594	5,877	5,859	6,191
VGZ	5,513	5,205	5,782	5,738	5,839
Menzis Zorg	4,041	4,171	4,100	4,206	4,393
Achmea Schade	3,130	3,116	3,123	3,127	3,106
Nationale-Nederlanden Leven	4,268	3,615	3,245	3,088	2,864
Aegon Leven	2,868	2,829	3,388	3,874	2,187
Univé Zorg	1,840	1,824	1,906	1,896	1,945
SRLev	2,828	2,605	2,391	2,333	1,923
Achmea Leven	2,613	2,433	2,284	2,229	1,848
a.s.r. Leven	2,166	1,891	1,666	1,543	1,789
Delta Lloyd Leven	2,844	2,097	2,231	1,706	1,675
Iza	1,522	1,507	1,568	1,550	1,591
De Friesland Zorg	1,033	1,079	1,107	1,139	1,287
Nationale-Nederlanden Schade	1,347	1,374	1,306	1,287	1,252
Zorg en Zekerheid Zorg	1,038	979	1,056	1,021	1,104
Delta Lloyd Schade	1,230	1,331	1,151	1,073	1,091
Ohra Ziektelkosten	1,001	948	1,001	1,033	1,077
ASR Schade	1,213	1,200	1,067	995	1,004
IZZ	1,032	978	1,015	1,003	1,002

Source: DNB

\* Healthcare (Zorg) is part of Zilveren Kruis Achmea Zorg since 2015.

### 3.4 Distribution of non-life, life and income insurers

Share of distribution channels\* in the total turnover\*\* of non-life, life and income insurers (%)

	2010	2011	2012	2013	2014
Direct writing	23	21	23	25	27
Intermediaries	77	79	77	75	73

Source: [Dutch Association of Insurers](#)

\* The internet is not a distribution channel, but a distribution medium used both in distribution by third parties and in direct distribution.

\*\* Total turnover does not include the medical expenses insurance settlement contribution.

### 3.5 Purchase channels

Share in 2014 of purchase channels in private insurance policies, %

	Bank	Direct	Intermediaries	Other*
<b>Total Life</b>	<b>11.4</b>	<b>35.2</b>	<b>48.1</b>	<b>5.3</b>
Mortgage life insurance**	29.2	13.3	42.9	14.6
Life insurance pension**	15.3	25.6	55.2	3.8
Total funeral expenses and in-kind benefits**	1.3	58.4	38.8	1.5
<b>Total Non-life</b>	<b>16.2</b>	<b>47.4</b>	<b>30.3</b>	<b>6.1</b>
General liability (family)	16.7	44.0	32.5	6.8
Contents	16.8	45.6	34.6	3.0
Motor vehicle	10.5	54.3	28.4	6.7
Buildings	14.8	43.2	33.8	8.2
Legal assistance**	20.6	46.0	29.8	3.6
<b>Total Health &amp; Accident</b>	<b>2.4</b>	<b>81.3</b>	<b>7.6</b>	<b>8.7</b>
Basic healthcare insurance	2.5	81.1	7.6	8.8
Additional healthcare insurance	2.4	81.6	7.6	8.5

Source: GfK

\* Other purchase channels include post offices, bicycle shops, car dealers,

\*\* See table 2,1 for the description of product clusters,

### 3.6 Employment

Employees and vacancies of Dutch insurance companies under supervision by the DNB that are employers (number, in thousands)

	2011	2012	2013	2014	2015
Employees	56	54	52	50	47
Vacancies	1	1	0	1	1

Source: Dutch Association of Insurers

### 3.7 Turnover

Gross written premium (€ bn)

	2011	2012	2013	2014	2015
<b>Industrial sector</b>	<b>78.8</b>	<b>75.1</b>	<b>75.5</b>	<b>73.8</b>	<b>72.4</b>
Life	21.9	19.0	18.3	17.5	14.7
Non-life	12.3	12.4	12.1	11.3	11.2
Health & Accident	44.5	43.8	45.1	45.0	46.5

Source: DNB

### 3.8 Balance sheet

Amounts at year-end (€bn)

	2011	2012	2013	2014	2015
<b>Total</b>	<b>434</b>	<b>467</b>	<b>446</b>	<b>512</b>	<b>487</b>
Assets					
Investments	381	413	401	462	436
Other assets	54	55	45	50	51
Liabilities					
Technical provisions	332	352	345	386	379
Other liabilities	102	115	101	127	108

Source: DNB

### 3.9 Investments

Market value at year-end (€bn)

	2011	2012	2013	2014	2015
<b>Total</b>	<b>381</b>	<b>413</b>	<b>401</b>	<b>463</b>	<b>436</b>
Bonds	169	188	180	212	205
Shares	80	87	84	87	85
Other investments	131	138	136	164	146

Source: DNB

### 3.10 Assets by source

National and foreign assets of pension funds and insurance institutions as a whole (Life, Non-life, Funeral Insurance with In-kind Benefits and Reinsurance companies under DNB supervision), € bn

	2011	2012	2013	2014	2015
<b>Pension funds</b>					
<b>Total assets</b>	<b>865</b>	<b>997</b>	<b>1,015</b>	<b>1,243</b>	<b>1,254</b>
National	507	592	617	735	736
Households and NPISH*	11	11	9	8	9
Monetary financial institutions	15	15	14	13	14
Non-financial partnerships	6	7	9	8	9
Government	36	43	47	56	54
Other financial institutions	439	517	539	649	649
Foreign	358	404	398	509	518
Eurozone	146	163	165	209	215
Non-Eurozone	212	241	233	300	303

## Dutch Insurance Industry in Figures 2016

	2011	2012	2013	2014	2015
<b>Insurance institutions</b>					
<b>Total assets</b>	<b>415</b>	<b>446</b>	<b>425</b>	<b>473</b>	<b>462</b>
National	250	255	253	280	272
Households and NPISH*	40	41	47	51	56
Monetary financial institutions	48	50	41	41	35
Non-financial partnerships	18	18	16	15	14
Government	44	44	40	51	52
Other financial institutions	100	101	108	122	116
Foreign	164	191	172	193	189
Eurozone	114	129	118	138	135
Non-Eurozone	51	62	54	54	54

Source: DNB

\* NPISH = Non-Profit Institutions Serving Households.

### 3.11 Results

Technical and non-technical account, benefits and costs (€ bn and % accrued premium)

€ bn	2011	2012	2013	2014	2015
<b>Net result</b>	<b>1.2</b>	<b>2.7</b>	<b>5.1</b>	<b>-0.8</b>	<b>5.1</b>
<b>Technical account result</b>	<b>-0.7</b>	<b>0.5</b>	<b>4.1</b>	<b>-4.7</b>	<b>3.8</b>
Income	88.4	96	82.9	107.8	82.7
Net accrued premium	71.6	70.6	71.3	69.0	69.3
Investment income technical account	17.1	24.8	11.3	36.2	13.7
Other technical income/expenditure (net)	-0.6	0.4	0.1	2.7	-0.3
Expenditure	89.1	95.5	78.7	112.6	78.9
Net payments and loss suffered	68.3	70.3	69.6	71.3	71.1
Net operating expenses	8.8	8.8	8.1	8.3	7.7
Management costs and interest charges	1.0	1.0	1.0	1.1	1.1
Profit-sharing and discounts	2.9	3.5	0.7	8.4	2.1
Changes in technical provisions (net)	8.0	11.7	-0.9	23.5	-3.1
<b>Non-technical account result</b>	<b>1.9</b>	<b>2.2</b>	<b>0.9</b>	<b>3.9</b>	<b>1.3</b>
Investment income non-technical account	1.6	2.4	2.1	3.3	2.6
Taxes	-0.5	-0.2	0.9	1.2	-0.8
Other income and expenditure	-0.1	-0.3	-0.2	-0.5	-0.4
Management costs and interest charges	0.1	0.1	0.1	0.1	-0.1



## Dutch Insurance Industry in Figures 2016

% accrued premium	2011	2012	2013	2014	2015
<b>Net result</b>	<b>2</b>	<b>4</b>	<b>7</b>	<b>-1</b>	<b>7</b>
Technical account result	-1	1	6	-7	5
Income	123	136	116	156	119
Net accrued premium	100	100	100	100	100
Investment income technical account	24	35	16	53	20
Expenditure	124	135	110	163	114
Net payments and loss suffered	95	100	98	103	103
Net operating expenses	12	13	11	12	11
Non-technical account result	<b>3</b>	<b>3</b>	<b>1</b>	<b>6</b>	<b>2</b>

Source: DNB

For more details and backgrounds to these results, see [Financial annual report of the insurance sector](#) published by the Dutch Association of Insurers.

### 3.12 Solvency

Actual and required solvency (€bn) and the ratio between these (%)

	2011	2012	2013	2014	2015
Solvency (€bn)					
Actual	40.4	46.3	45.6	51.7	54.2
Required	16.6	17.9	17.6	20.0	20.1
Solvency ratio (%)	244	259	259	259	269

Source: DNB

### 3.13 Supervision costs

Costs of supervision of all companies and financial institutions (€ m)

	2000	2005	2010	2014	2015
<b>Supervision of all companies</b>					
ACM*				68	58
CBP			8		
NMa**			49		
NZa***			33		
<b>Financial institutions</b>	<b>66</b>	<b>123</b>	<b>195</b>	<b>261</b>	<b>233</b>
AFM	20	35	89	77	84
DNB	37	88	106	184	149
<b>Paid by</b>					
Institutions		86	140	219	231
Government		36	55	42	2

Source: AFM, CBP, DNB, NMa, NZa

\* successor to NMa and others \*\* taken over by ACM \*\*\* 2014 and 2015 not yet available \*\*\*\*2000: DNB+PVK

### 3.14 Supervision by AFM

Number of institutions under the supervision of the Netherlands Authority for the Financial Markets (AFM)

	2011	2012	2013	2014	2015
Supervised institutions	11,200	10,900	10,500	10,200	9,900

Source: AFM

Non-life



## 4 Non-life

### 4.1 Turnover

Breakdown of gross written premiums by sector and product cluster (€ bn)

	2011	2012	2013	2014	2015
<b>Total Non-life</b>	<b>12.3</b>	<b>12.4</b>	<b>12.1</b>	<b>11.3</b>	<b>11.2</b>
Property	3.5	3.7	3.7	3.4	3.5
Motor vehicles	4.6	4.5	4.4	3.9	3.9
Third-party (WA)	2.4	2.3	2.3	2.1	2.1
Comprehensive insurance	2.2	2.2	2.1	1.8	1.8
Other	3.4	3.3	3.3	3.2	3.2
Liability	1.0	1.1	1.1	1.1	1.0
Guarantee	0.1	0.1	0.1	0.2	0.2
Various monetary losses	0.3	0.3	0.2	0.2	0.2
Assistance	0.3	0.3	0.3	0.3	0.3
Credit	0.8	0.8	0.8	0.8	0.9
Legal assistance	0.8	0.7	0.7	0.7	0.7
Marine, Aviation and Transport	0.9	0.9	0.8	0.7	0.6

Source: DNB

## 4.2 Largest insurance companies – Non-life sector

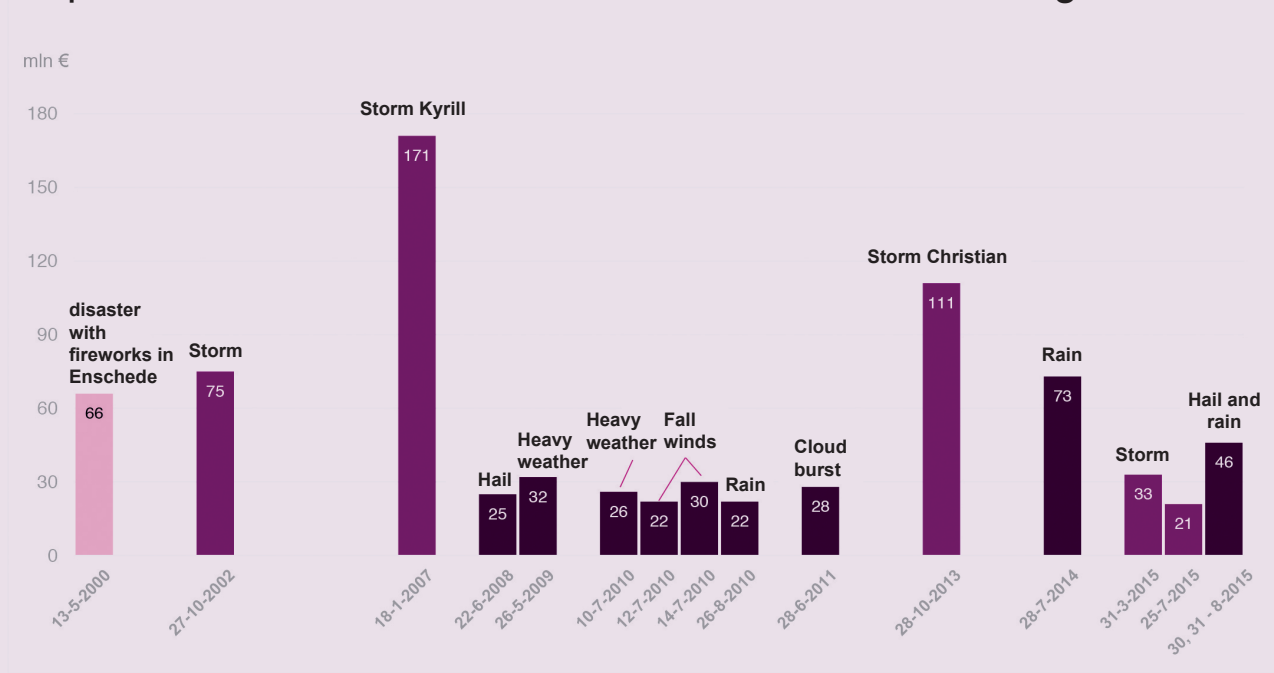
Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding €200 m in 2015 (€m)\*

	2011	2012	2013	2014	2015
Achmea Schade	2,384	2,404	2,436	2,464	2,419
Atradius Credit	823	872	894	948	990
Delta Lloyd Schade	980	1.097	912	861	882
a.s.r. Schade	957	968	856	804	823
Nationale-Nederlanden Schade	818	827	808	797	763
Reaal Schade	619	666	635	622	562
Amlin Europe	0	536	530	521	524
Aegon Schade	452	475	487	501	473
Univé Schade	400	403	399	406	402
HDI-Gerling	296	359	388	278	217
ABN Amro Schade	243	244	247	253	254
UVM	304	254	229	250	268
Bovemij	208	211	213	227	232
Noordhollandsche van 1816 Schade	148	163	181	202	224
DAS	209	210	208	205	201

Source: DNB

\* The Non-life sector does not include the Health & Accident sector Income.

## Top 15 of claims: cost of claims related to climate change is increasing



This diagram shows the top 15 of claim days for private residences during the period from 2000 to 2015. As a result of climate change, the cost of private household insurance claims is increasing. Would you like to know more? Download [the Dutch Association of Insurers' Climate Change & Cost of Claims report](#).

### 4.3 Largest insurance companies – Property sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding €50 m in 2015 (€ m)

	2011	2012	2013	2014	2015
Achmea Schade	821	829	856	859	844
Delta Lloyd Schade	362	403	389	375	388
Nationale-Nederlanden Schade	371	368	351	342	339
a.s.r. Schade	336	346	307	286	282
Reaal Schade	216	216	210	211	194
Aegon Schade	170	174	175	192	187
Amlin Europe	0	106	144	141	149
ABN Amro Schade	101	101	104	106	107
Enel	0	116	102	98	105
UVM	68	62	57	66	72
Noordhollandsche van 1816 Schade	42	47	55	64	71
HDI-Gerling	126	143	137	66	59
Goudse Schade	67	61	59	57	58
Hagelunie	63	65	61	60	57
Generali Schade	49	52	55	54	53

Source: DNB

#### 4.4 Largest insurance companies – Comprehensive Motor Vehicle Insurance product cluster

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding €50 m in 2015 (€ m)

	2011	2012	2013	2014	2015
Achmea Schade	513	501	490	469	453
Delta Lloyd Schade	188	206	176	148	160
a.s.r. Schade	185	184	158	141	151
Univé Schade	147	144	139	141	128
Bovemij	106	110	112	117	121
Nationale-Nederlanden Schade	111	108	108	107	103
Reaal Schade	110	116	110	106	90
Aegon Schade	90	95	94	95	88
UVM	94	76	69	75	78
TVM Zakelijk	0	58	60	61	66
Generali Schade	33	34	35	32	65
Noordhollandsche van 1816 Schade	40	43	42	46	51

Source: DNB



#### 4.5 Largest insurance companies – Third-party Vehicle Insurance

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding €50 m in 2015 (€ m)

	2011	2012	2013	2014	2015
Achmea Schade	508	509	510	544	526
a.s.r. Schade	259	265	228	217	233
Univé Schade	161	163	159	164	186
Delta Lloyd Schade	175	162	149	156	163
Nationale-Nederlanden Schade	141	155	161	169	141
Reaal Schade	142	150	144	136	123
Aegon Schade	99	105	108	106	102
TVM Zakelijk	0	71	70	74	80
Bovemij	66	66	67	71	74
UVM	85	67	63	67	70
Noordhollandsche van 1816 Schade	41	43	49	53	60

Source: DNB

#### 4.6 Largest insurance companies – Liability product cluster

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding €50 m in 2015 (€m)

	2011	2012	2013	2014	2015
Achmea Schade	209	216	231	239	236
Nationale-Nederlanden Schade	127	128	122	119	122
Amlin Europe a.s.r. Schade	0	99	93	99	112
Delta Lloyd Schade	101	98	93	93	91
Reaal Schade	77	74	72	74	77
HDI-Gerling	50	50	48	50	48
	76	122	111	85	46

Source: DNB

#### 4.7 Largest insurance companies - Legal Assistance product cluster

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding €20 m in 2015 (€m)

	2011	2012	2013	2014	2015
DAS	209	210	208	205	201
Achmea Schade	181	185	182	183	179
Nationale-Nederlanden Schade	42	41	40	38	39
Univé Schade	38	39	41	41	35
ABN Amro Schade	29	31	32	32	32
a.s.r. Schade	38	37	35	32	31
Delta Lloyd Schade	30	22	23	22	23
Reaal Schade	16	21	21	21	20

Source: DNB

#### 4.8 Largest insurance companies – Marine, Aviation and Transport sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding €20 m in 2015 (€ m)

	2011	2012	2013	2014	2015
Amlin Europe	322	239	222	202	161
HDI-Gerling	54	53	99	88	85
Delta Lloyd Schade	139	223	97	81	66
Achmea Schade	37	42	43	45	46
Reaal Schade	74	65	54	54	42
TVM Zakelijk	16	26	35	32	38
Aegon Schade	30	37	45	42	33

Source: DNB

#### 4.9 Distribution

Share of distribution channel\* in the total turnover\*\* of insurance companies\*\* (%)

	2011	2012	2013	2014	2015
Direct writing	20	21	21	20	20
Intermediaries	80	79	79	80	80

Source: Dutch Association of Insurers

\* The internet is not a distribution channel, but a distribution medium used both in distribution by third parties and in direct distribution.

\*\* The Non-life sector does not include the Health & Accident sector Income.

#### 4.10 Number of insurance companies

Non-life insurance companies under the supervision of DNB and companies that are active in the Non-life sector and Non-life product cluster

	2011	2012	2013	2014	2015
<b>Total Non-life insurance companies*</b>	<b>183</b>	<b>167</b>	<b>149</b>	<b>131</b>	<b>123</b>
Number that are active in the sector/product cluster*					
Property	90	83	78	70	67
Motor vehicles	38	36	36	34	32
Other					
Liability	45	42	41	39	36
Guarantee	8	5	5	6	6
Various monetary losses	23	20	21	18	18
Assistance	11	9	10	10	10
Credit	5	4	3	3	3
Legal assistance	39	37	36	34	32
Marine, Aviation and Transport	34	33	33	30	27

Source: DNB

\* Non-life insurance companies under supervision by the DNB may be active in one or more sectors/product clusters within the Non-life and Health & Accident sectors. "Active in a sector or product cluster" means that an insurance company achieved turnover (directly underwritten gross written premiums) in a sector or product cluster in that year.

## 4.11 Results

Technical account Non-life sector\*, income and expenditure (€ bn and % net accrued premium)

€ bn	2011	2012	2013	2014	2015
<b>Technical account result</b>	<b>0.8</b>	<b>0.6</b>	<b>0.4</b>	<b>0.3</b>	<b>0.0</b>
Income	11.1	11.0	10.8	9.8	9.7
Net accrued premium	10.6	10.5	10.3	9.4	9.4
Investment income technical account	0.4	0.5	0.4	0.3	0.2
Expenditure	10.3	10.4	10.4	9.5	9.8
Net loss suffered	6.8	6.9	6.9	6.3	6.5
Net operating expenses	3.4	3.5	3.4	3.2	3.2
<b>% net accrued premium</b>					
<b>Technical account result</b>	<b>7</b>	<b>6</b>	<b>4</b>	<b>3</b>	<b>0</b>
Income	104	105	105	104	103
Net accrued premium	100	100	100	100	100
Investment income technical account	4	4	4	4	2
Expenditure	97	99	101	101	103
Net loss suffered	64	65	67	67	69
Net operating expenses	32	33	33	34	34

Source: DNB

\* The Non-life sector does not include the Health & Accident sector Income.

For more details on the Non-life sector, and background to these results, see [Financial annual report of the insurance sector](#) published by the Dutch Association of Insurers.

## 4.12 Policies

Private Non-life insurance policies, excluding signature by proxy (number at year-end, in millions)

	2010	2011	2012	2013	2014
<b>Fire</b>					
Contents	6.0	5.9	5.9	6.0	6.0
Buildings	3.6	3.6	3.8	3.7	3.6
<b>Motor vehicles</b>					
Motorcycle	0.3	0.3	0.3	0.3	0.3
Passenger cars	6.6	6.6	6.7	6.4	6.1
<b>Other</b>					
General liability, family	5.3	5.7	5.9	5.9	5.9
Legal assistance, family	2.5	2.4	2.5	2.5	2.5
Multitrip travel insurance	2.6	2.6	2.9	2.9	2.9

Source: Dutch Association of Insurers

#### 4.13 Premium per policy

Average premium by policy type for private Non-life insurance policies, excluding signature by proxy (€)

	2010	2011	2012	2013	2014
<b>Fire</b>					
Contents	125	120	121	122	119
Buildings	207	212	211	217	220
<b>Motor vehicles</b>					
Motorcycle	109	111	106	102	99
Passenger cars	403	400	382	375	370
<b>Other</b>					
General liability, family	40	40	41	42	42
Legal assistance, family	140	143	144	146	143
Multitrip travel insurance	74	72	73	73	75

Source: Dutch Association of Insurers

#### 4.14 Claims: frequency and average claim size

Claim frequency (% , i.e. number of claims per 100 policies) and average claim size (€) of private Non-life insurance policies, excluding signature by proxy

Claim frequency (%)	2011	2012	2013	2014	2015
<b>Fire</b>					
Contents	6	7	9	8	8
Buildings	10	10	12	11	10
<b>Motor vehicles</b>					
Cars, accidental damage	16	14	13	14	15
Cars, third party	5	4	4	4	4
<b>Average claim size (€)</b>					
<b>Fire</b>					
Contents	1,265	1,170	1,010	1,015	895
Buildings	1,525	1,490	1,415	1,510	1,420
<b>Motor vehicles</b>					
Cars, accidental damage	970	890	900	965	989
Cars, third party	2,310	2,525	2,655	2,995	3,219

Source: Dutch Association of Insurers



# June 23rd, 2016, hail results in record damage in the Netherlands

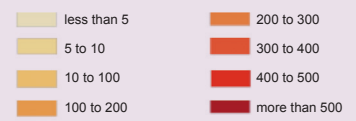
## Regional hail results in record damage in the Netherlands

According to the database of the Central Information System Foundation (CIS), insurers had to process in excess of 100,000 claims on June 23rd, 2016, more than 10 times as much as a typical day. The damage covered totalled a good 500 million euros (passenger cars, caravans, mobile homes).

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Source: Dutch Association of Insurers

### Number of claims per 1,000 households



#### 4.15 Claims and payments in uninsured loss caused by motor vehicles

New and granted claims (number) and paid amounts (€ thousand) by the Dutch Motor Traffic Guarantee Fund (Waarborgfonds Motorverkeer)

	2011	2012	2013	2014	2015
<b>Claims to be dealt with (number)</b>	<b>53,541</b>	<b>47,855</b>	<b>46,949</b>	<b>45,174</b>	<b>44,316</b>
Stolen cars	375	360	389	301	231
Objection on principle	105	85	87	94	105
Insolvent insurance company	59	0	0	0	0
Uninsured vehicles	1,963	1,597	1,448	1,544	1,313
Unidentified vehicles	51,039	45,813	45,025	43,235	42,667
<b>Settled claims (number)</b>	<b>42,156</b>	<b>37,704</b>	<b>37,011</b>	<b>32,531</b>	*
<b>Paid amounts (€ in thousands)</b>	<b>68,033</b>	<b>58,998</b>	<b>57,993</b>	<b>51,271</b>	<b>60,649</b>
Stolen cars	2,151	1,846	1,622	1,417	1,919
Conscientious objection	707	194	136	187	843
Insolvent insurance company	2,617	1,169	236	1,004	1,377
Uninsured vehicles	7,842	6,874	7,820	7,059	6,607
Unidentified vehicles	54,716	48,915	48,179	41,604	49,903

Source: [Waarborgfonds Motorverkeer](#)

\* Not yet available.

4.16 (Im)movable property

Dwellings and (motor) vehicles, at year-end (number, in thousands)

	2011	2012	2013	2014	2015
<b>Dwellings*</b>	<b>7,266</b>	<b>7,449</b>	<b>7,535</b>	<b>7,588</b>	<b>7,641</b>
<b>Total vehicles</b>	<b>10,656</b>	<b>10,704</b>	<b>10,707</b>	<b>10,758</b>	<b>12,059</b>
The number of which are motor vehicles	9,572	9,612	9,610	9,651	9,786
Industrial vehicles	2,150	2,136	2,120	2,126	2,155
Trailers and semitrailers	1,085	1,092	1,097	1,107	1,122
Corporate motor vehicles	1,066	1,043	1,024	1,020	1,033
The number of which are delivery vans	850	832	815	815	828
Passenger cars	7,859	7,916	7,932	7,979	8,101
Owned by natural persons	6,989	7,043	7,063	7,106	7,187
Motorcycles	647	653	654	652	653

Source: CBS

\* New series from 2012.

#### 4.17 Theft of motor vehicles

Registered thefts of motor vehicles (number)

	2011	2012	2013	2014	2015
<b>Total</b>	<b>34,033</b>	<b>32,986</b>	<b>32,053</b>	<b>30,681</b>	<b>29,218</b>
Mopeds	16,869	16,183	14,487	14,693	14,504
Passenger cars	11,658	11,396	11,761	10,712	10,091
Light corporate vehicles	2,188	2,180	2,501	2,224	1,767
Motorcycles	1,996	1,807	1,963	1,753	1,845
Trailers	1,155	1,173	1,153	1,040	901
Heavy corporate vehicles	167	247	188	159	110

Source: AVc

#### 4.18 Crimes

Registered court criminal proceedings (number, in thousands)

	2010	2011	2012	2013	2014*
<b>Total number of crimes</b>	<b>213</b>	<b>233</b>	<b>227</b>	<b>211</b>	<b>212</b>
Property crimes	65	74	73	73	72
Violent crimes and sexual offences	42	46	47	44	45
Driving offences	40	42	37	29	29
Vandalism, crimes against public order or authority	26	27	26	23	23
Drug crimes	13	16	17	16	18
Violation of other criminal laws	27	27	27	25	26

Source: CBS

\* Preliminary figures.

#### 4.19 Road traffic victims

Road traffic victims and serious road injuries (number)

	2011	2012	2013	2014	2015
<b>Total road traffic victims</b>	<b>661</b>	<b>650</b>	<b>570</b>	<b>570</b>	<b>621</b>
< 15 years	19	25	9	19	18
15-20 years	45	29	41	43	44
20-30 years	99	106	103	83	87
30-40 years	58	64	38	42	54
40-50 years	73	77	56	58	55
50-60 years	67	70	68	57	73
60-70 years	74	77	55	59	78
70-80 years	100	107	99	106	93
> 80 years	126	95	101	103	119
Men	477	479	419	411	458
Women	184	171	151	159	163
Passenger cars	231	232	193	187	224
Bicycles	200	200	184	185	185
Mopeds	45	50	53	47	45
Pedestrians	74	68	56	49	57
Motorcycles	52	54	29	55	47

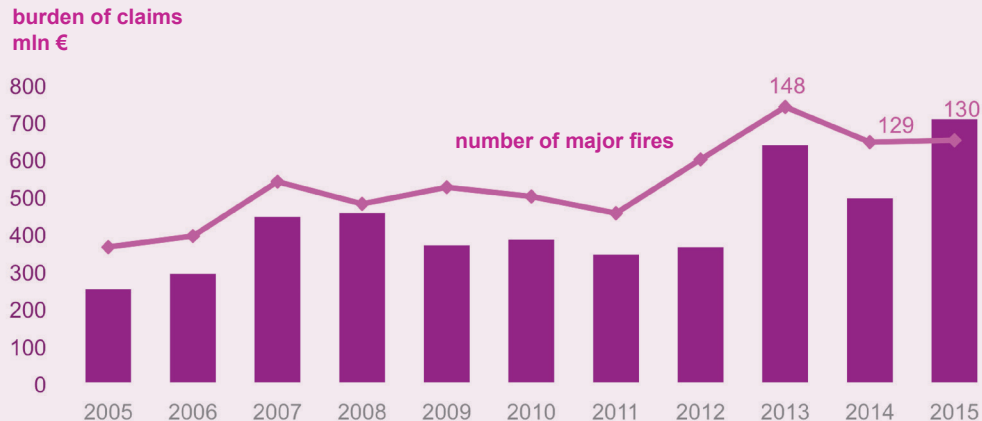
## Dutch Insurance Industry in Figures 2016

	2011	2012	2013	2014	2015
Motorised licence-free vehicles	29	23	32	27	41
Vans, trucks	22	19	22	15	19
Other participation	7	3	1	3	2
Unknown participation	1	1	0	2	1
<b>Total number of serious road injuries</b>	<b>19,700</b>	<b>19,500</b>	<b>18,800</b>	<b>20,700</b>	<b>*</b>

Source: CBS, SWOV

\* Not yet available.

## Burden of claims major fires in 2015 exceeds 700 million euros for the first time



The burden of claims for cases of significant damage due to fire increased sharply in 2015. In total, 130 fires with an estimated damage worth at least € 1 million caused the highest amount in claims (namely € 707 million) since records of such fires began. Only 2013 had a higher number of fires causing damage in excess of € 1 million (148). The total claim amount is being markedly influenced by three major fires. Nigh on 50% of the major fires caused damage between one and two million euros. Fire causes a great deal of damage, inconvenience and suffering. Consequently, insurers work with other parties in the field of fire prevention. This year, the Dutch Association of Insurers will be issuing the house fires risk monitor in collaboration with The Netherlands Fire Service. A lot of fire is caused by storms and precipitation. Nevertheless, it is also the case that many fires arise as a result of household appliances, in the kitchen and due to fireplaces. In this regard, the Fire Service provides tips on what consumers themselves can do to prevent damage.

Source: NIVRE





Life



## 5 Life

### 5.1 Number of insurance companies

Life insurance companies under the supervision of DNB and companies that are active in a sector or product cluster (number)

	2011	2012	2013	2014	2015
<b>Life insurance companies</b>	<b>44</b>	<b>43</b>	<b>40</b>	<b>39</b>	<b>39</b>
Number that are active in the sector/product cluster*					
Collective					
Investment-linked insurance policies	11	11	12	12	12
Cash-based insurance policies	19	19	18	18	18
Individual					
Investment-linked insurance policies	27	25	25	25	23
Cash-based insurance policies	40	37	35	35	32
Savings banks	4	4	4	4	4

Source: DNB

\* Active in a sector or product cluster means that an insurance company achieved turnover (gross written premiums) in a sector or product cluster in that year.

## 5.2 Distribution

Share of distribution channels\* in the total turnover of life insurance companies (%)

	2010	2011	2012	2013	2014
Direct writing	25	23	26	30	34
Intermediaries	75	77	74	70	66

Source: Dutch Association of Insurers

\* The internet is not a distribution channel, but a distribution medium used both in distribution by third parties and in direct distribution.

## 5.3 Turnover

Distribution of gross written premium (€ bn)

	2011	2012	2013	2014	2015
<b>Total life</b>	<b>21.9</b>	<b>19.0</b>	<b>18.3</b>	<b>17.5</b>	<b>14.7</b>
Lump sum	9.1	6.2	6.1	6.3	4.4
Periodic	12.8	12.8	12.2	11.2	10.2

Source: DNB

## 5.4 Balance sheet

Balance sheet of life insurance companies (€ bn)

	2011	2012	2013	2014	2015
<b>Total</b>	<b>363</b>	<b>391</b>	<b>371</b>	<b>437</b>	<b>411</b>
<b>Assets</b>					
Investments	336	363	349	409	385
Other assets	28	28	22	28	26
<b>Liabilities</b>					
Technical provisions	289	306	299	342	335
Other liabilities	74	85	72	95	76

Source: DNB

## 5.5 Investments

Investments of life insurance companies (€ bn)

	2011	2012	2013	2014	2015
<b>Total</b>	<b>336</b>	<b>363</b>	<b>349</b>	<b>409</b>	<b>385</b>
Bonds	144	157	149	179	176
Shares	76	83	78	81	79
Other investments	116	123	122	149	131

Source: DNB

## 5.6 Results

Technical and non-technical account in the Life sector, income and expenditure (€ bn and % net accrued premium)

€ bn	2011	2012	2013	2014	2015
<b>Net result</b>	<b>-0.5</b>	<b>0.4</b>	<b>2.2</b>	<b>-3.0</b>	<b>3.5</b>
<b>Technical account result</b>	<b>-2.2</b>	<b>-1.1</b>	<b>2.1</b>	<b>-6.2</b>	<b>3.0</b>
Income	35.7	42.1	27.8	53.6	26.6
Net accrued premium	20.1	18.0	17.4	15.8	13.8
Investment income technical account	16.3	23.7	10.5	35.1	13.0
Other technical income/expenditure (net)	-0.7	0.4	-0.1	2.7	-0.3
Expenditure	37.9	43.2	25.7	59.8	23.6
Net payments	23.1	24.2	22.7	24.3	21.5
Net operating expenses	2.8	2.8	2.3	2.5	2.1
Management costs and interest charges	1.0	1.0	1.0	1.1	1.1
Profit-sharing and discounts	2.8	3.4	0.6	8.3	2.1
Changes in technical provisions (net)	8.1	11.7	-0.8	23.5	-3.1
<b>Non-technical account result</b>	<b>1.8</b>	<b>1.4</b>	<b>0.1</b>	<b>3.2</b>	<b>0.6</b>
Investment income non-technical account	1.0	1.2	0.8	2.0	1.6
Taxes	0.7	0.3	-0.7	1.4	-0.6

## Dutch Insurance Industry in Figures 2016

% net accrued premium	2011	2012	2013	2014	2015
<b>Net result</b>	<b>-2</b>	<b>2</b>	<b>13</b>	<b>-20</b>	<b>25</b>
<b>Technical account result</b>	<b>-11</b>	<b>-6</b>	<b>12</b>	<b>-39</b>	<b>22</b>
Income	178	233	160	339	193
Net accrued premium	100	100	100	100	100
Investment income technical account	81	131	60	222	94
Expenditure	189	239	148	378	171
Net payments	115	134	130	154	156
Net operating expenses	14	16	13	16	15
<b>Non-technical account result</b>	<b>9</b>	<b>8</b>	<b>1</b>	<b>20</b>	<b>4</b>

Source: DNB

For more details on the Life sector, and background to these results, see [Financial annual report of the insurance sector](#), published by the Dutch Association of Insurers.

### 5.7 Yield value

The return life insurance companies can use to calculate the profit share or interest rate reduction for policy holders, annual average (%)

Yield value	2011	2012	2013	2014	2015
S	3.61	2.61	2.64	2.43	1.11
T	3.18	2.38	2.30	2.07	1.00
U	2.76	1.71	1.50	1.33	0.47

Source: Dutch Association of Insurers

## 5.8 Solvency

Actual and required solvency (€ bn) of life insurance companies and the ratio between these (%)

	2011	2012	2013	2014	2015
Solvency (€ m)					
Actual	24.5	28.5	26.4	29.2	30.6
Required	10.3	10.8	10.5	11.9	11.8
Solvency ratio (%)	239	263	251	246	258

Source: DNB

## 5.9 Largest insurance companies – Group sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 600 m in 2015 (€ m)

	2011	2012	2013	2014	2015
Aegon Leven	1,848	1,981	2,612	3,164	1,538
Nationale-Nederlanden Leven	1,874	1,621	1,494	1,526	1,497
Delta Lloyd Leven	1,915	1,213	1,626	1,264	1,124
a.s.r. Leven	551	728	696	626	955
SRLev	1,160	1,185	1,070	1,034	806
Achmea Leven	844	852	824	930	676

Source: DNB

### 5.10 Number of insurers in the Group sector

Number of active companies in the Group sector

	2011	2012	2013	2014	2015
Collective					
Investment-linked insurance policies	11	11	12	12	12
Cash-based insurance policies	19	19	18	18	18

Source: DNB

\* Active in a sector or product cluster means that an insurance company achieved turnover (gross written premiums) in a sector or product cluster in that year.

### 5.11 Group pensions: market share of insurance companies

Direct schemes of insurers, number of participants at year-end

	2010	2011	2012	2013	2014
Number of active participants (millions)	1.15	1.17	1.17	1.12	1.04
Market share (%)	16	17	17	17	16
Gross written premium (€ bn)	7.1	8.7	7.3	8.2	7.8
Market share (%)	20	22	18	19	19

Source: DNB, Dutch Association of Insurers



### 5.12 Group pension insurance policies number of participants per type of agreement

Distribution of (%) numbers of active participants in current direct schemes of insurers at beginning of year

	1995	2002	2009	2013	2014
Premium agreement	4	26	36	45	49
Payment agreement	92	65	62	53	49
Other	4	9	2	2	2

Source: DNB

### 5.13 Turnover generated by Group sector

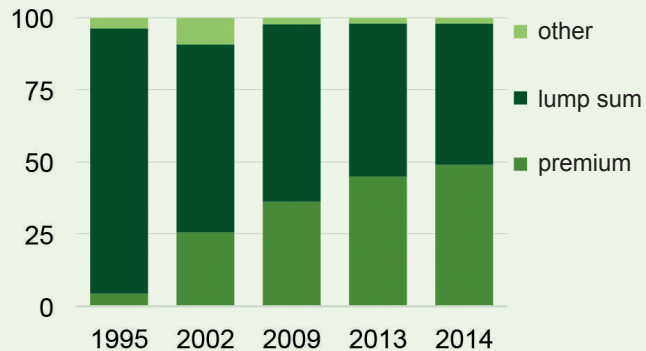
Distribution of gross written premium (€ bn)

	2011	2012	2013	2014	2015
<b>Collective</b>	<b>8.9</b>	<b>7.9</b>	<b>8.6</b>	<b>8.7</b>	<b>6.8</b>
Investment-linked insurance policies	4.7	4.2	3.8	3.6	3.0
Cash-based insurance policies	4.1	3.7	4.8	5.2	3.8

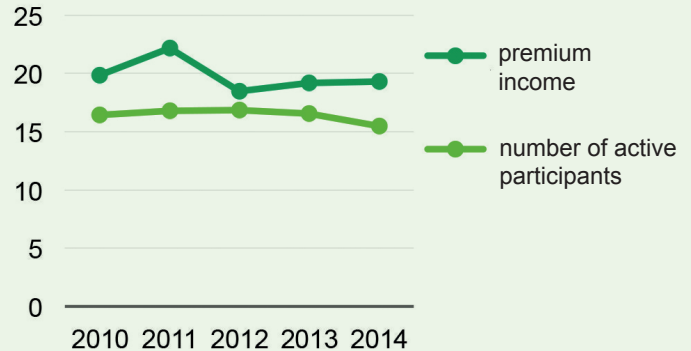
Source: DNB

# Group pension insurance policies

## Distribution of numbers of active participants over types of agreement



## Market share of direct schemes



Source: *Dutch Association of Insurers*

5.14 Largest insurance companies – Individual sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding €100 m in 2015 (€ m)

	2011	2012	2013	2014	2015
Nationale-Nederlanden Leven	2,395	1,994	1,752	1,562	1,367
Achmea Leven	1,770	1,581	1,460	1,299	1,172
SRLv	1,668	1,421	1,321	1,298	1,116
a.s.r. Leven	1,617	1,161	980	916	833
Aegon Leven	1,011	847	774	713	651
Delta Lloyd Leven	928	883	605	441	551
Dela Natura en Leven	0	0	345	340	334
ABN Amro Leven	463	379	349	315	293
Allianz Leven	305	273	276	250	251
Legal & General	223	211	233	244	208
Monuta	120	127	133	140	151
Loyalis Leven	275	256	162	139	123
Onderlinge 's-Gravenhage	157	155	141	127	118

Source: DNB

### 5.15 Number of insurers in the Individual sector

Number of active companies in het Individual sector

	2011	2012	2013	2014	2015
Individual					
Investment-linked insurance policies	27	25	25	25	23
Cash-based insurance policies	40	37	35	35	32

Source: DNB

\* Active in a sector or product cluster means that an insurance company achieved turnover (gross written premiums) in a sector or product cluster in that year.

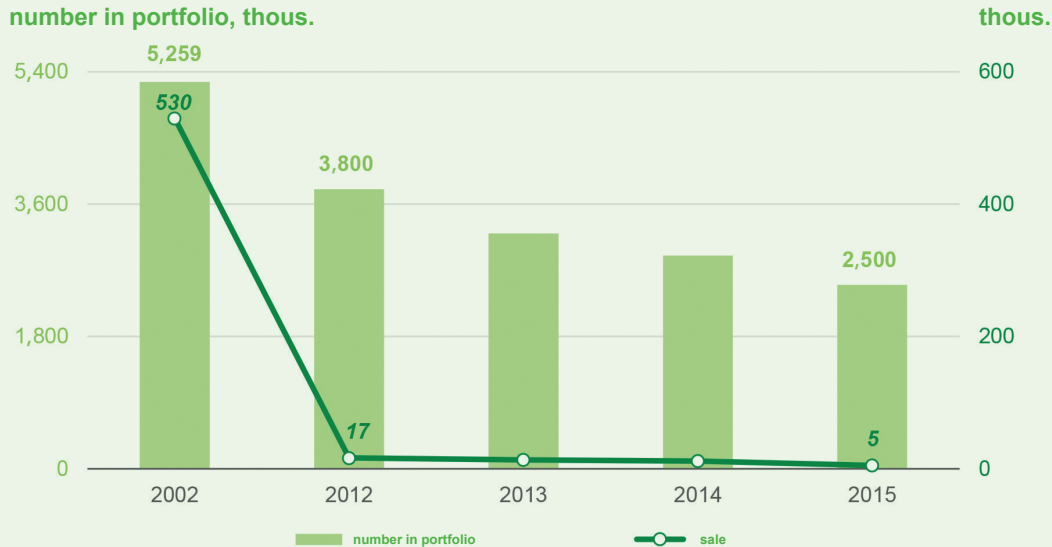
### 5.16 Individual sales

Sale of new individual life insurance policies

	1993	1999	2013	2014	2015
Policies (number, In thousands)					
Investment-linked insurance policies	105	888	14	12	5
Cash-based insurance policies	857	917	424	409	440
Periodic premium (€ m)					
Investment-linked insurance policies	72	979	41	31	17
Cash-based insurance policies	451	390	135	121	137

Source: CBS, Dutch Association of Insurers

# Number of 'active' individual investment insurance policies falls sharply



The number of 'active' investment insurance policies has been falling for several years now. Whereas there were still 5.2 million insurance policies in 2002, this had more than halved to 2.5 million by last year. The portfolio is shrinking as a result of expiry (contractual terms lapsing), termination, payout in the event of death or conversion to another product. Investment-linked insurance policies have fallen out of favour due to poor stock exchange years, discussions about high costs and the introduction of tax-efficient bank saving. The sale of new insurance policies fell from 530,000 in 2002 to only a few thousand in 2015. After product innovation, satisfactory stock exchange results and the low interest on savings products, sales are stabilising at this level.

Source: Dutch Association of Insurers

## 5.17 Turnover generated by the Individual sector

Distribution of gross written premium (€bn)

	2011	2012	2013	2014	2015
Individual	<b>13.0</b>	<b>11.1</b>	<b>9.7</b>	<b>8.7</b>	<b>7.9</b>
Investment-linked insurance policies	4.3	3.7	3.3	3.0	2.6
Cash-based insurance policies*	8.7	7.4	6.4	5.8	5.3

Source: DNB

\* Including savings.

## 5.18 Penetration of mortgages by type or component

Percentage\* of mortgage types (until the end of 2008) or mortgage components (from 2010 onwards) of the total of all households that have a mortgage, %

	2006	2008	2010	2012	2014
Mortgage, linear	4.0	3.0	2.8	3.1	2.7
Mortgage, annuity	6.7	5.2	6.7	6.3	9.4
Mortgage, life	10.0	10.0	8.6	8.4	5.1
Mortgage, savings	26.3	24.0	32.2	30.8	32.6
Mortgage, unit-linked	10.3	11.2	10.5	8.9	7.1
Mortgage, assets	0.6	0.5	0.5	0.6	0.5
Mortgage, without redemption	50.5	53.4	74.7	75.1	75.9
Mortgage, other	3.8	6.1	6.0	8.3	10.9

Source: GfK

\* The total of the penetration rates by mortgage type are larger than 100% because individual households may have more than one mortgage. As from 2010, GfK no longer counts by mortgage type, but by mortgage component; a mortgage may have more than one component, such as 60% without redemption and 40% savings-based.

### 5.19 Penetration of mortgages by income

Percentage of the total number of households in an income category that are mortgagors, %

monthly net family earnings (€)	2006	2008	2010	2012	2014
<b>Total</b>	<b>51.5</b>	<b>53.1</b>	<b>55.2</b>	<b>54.5</b>	<b>54.8</b>
1,000 or less	11.9	8.9	9.4	18.2	22.7
1,000 - 1,500	24.0	17.9	22.4	25.2	26
1,500 - 2,000	38.3	46.4	41.5	42.0	44.4
2,000 - 2,500	57.3	55.4	56.9	54.5	59.9
2,500 - 3,000	68.6	72.5	72.1	67.9	66.6
3,000 or more	79.0	80.3	79.8	78.3	78.1

Source: GfK

### 5.20 Funeral insurance with in-kind benefits: largest insurance companies

Risk bearers under the supervision of DNB with turnover (gross written premiums) exceeding € 1 m in 2014 or 2015 (€ m)

	2011	2012	2013	2014	2015
Yarden	69	71	66	64	64
Northwest	4	6	7	7	*
Twenthe	5	5	5	5	6
Algemeen Belang	3	3	4	4	4
P,C, Hooft	2	2	2	2	2
DLE Emmen	2	2	2	2	*
Gelderse	1	1	1	1	*
Draagt Elkanders Lasten Urk	1	1	1	1	*

Source: DNB \* Unknown

### 5.21 Funeral insurance with in-kind benefits: number

Insurance companies under the supervision by the DNB and active companies

	2011	2012	2013	2014	2015
Funeral insurance companies with in-kind benefits (whose registered office is in the Netherlands)	29	28	28	26	26
Number that are active*	28	28	28	26	26

Source: DNB

\* Active means that an insurance company achieved turnover (gross written premiums) in that year.

### 5.22 Funeral insurance with in-kind benefits: turnover

Gross written premium (€ m)

	2011	2012	2013	2014	2015
Funeral insurance with in-kind benefits	110	117	115	93	99

Source: DNB



### 5.23 Funeral insurance with in-kind benefits: balance sheet

Amounts at year-end (€ m)

	2011	2012	2013	2014	2015
<b>Total</b>	<b>1,192</b>	<b>1,271</b>	<b>1,319</b>	<b>1,499</b>	<b>1,534</b>
<b>Assets</b>					
Investments	956	1,039	1,087	1,194	1,207
Other assets	236	232	232	305	327
<b>Liabilities</b>					
Technical provisions	1,066	1,116	1,161	1,225	1,210
Other liabilities	126	155	158	274	324

Source: DNB

### 5.24 Funeral insurance with in-kind benefits: investments

Current value at year-end (€ m)

	2011	2012	2013	2014	2015
<b>Total</b>	<b>956</b>	<b>1,037</b>	<b>1,087</b>	<b>1,193</b>	<b>1,206</b>
Shares	217	189	166	174	129
Bonds	585	678	744	822	854
Other investments	154	170	177	197	223

Source: DNB

5.25 **Funeral insurance with in-kind benefits: result**

Technical and non-technical account, income and expenditure (€m and % net accrued premium)

€m	2011	2012	2013	2014	2015
<b>Net result</b>	<b>-12</b>	<b>10</b>	<b>2</b>	<b>18</b>	<b>25</b>
Technical account result	<b>-26</b>	<b>9</b>	<b>-1</b>	<b>17</b>	<b>18</b>
Income	117	152	143	96	151
Net accrued premium	95	100	98	93	79
Investment income technical account	21	44	40	61	46
Other technical income/expenditure (net)	1	8	5	-58	26
Expenditure	143	143	144	79	133
Net operating expenses	49	48	60	48	31
Net payments	42	45	51	41	40
Changes in technical provisions (net)	50	48	31	-12	61
Management costs and interest charges	2	2	2	2	1
Non-technical account result	<b>14</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>7</b>
Investment income non-technical account	5	3	3	5	9
Taxes	9	-2	0	-4	-2

## Dutch Insurance Industry in Figures 2016

% net accrued premium	2011	2012	2013	2014	2015
<b>Net result</b>	<b>-13</b>	<b>10</b>	<b>2</b>	<b>19</b>	<b>32</b>
<b>Technical account result</b>	<b>-27</b>	<b>9</b>	<b>-1</b>	<b>18</b>	<b>23</b>
Income	123	152	146	103	191
Net accrued premium	100	100	100	100	100
Investment income technical account	22	44	41	66	58
Expenditure	151	143	147	85	168
Net operating expenses	52	48	61	52	39
Net payments	44	45	52	44	51
Changes in technical provisions (net)	53	48	32	-13	77
<b>Non-technical account result</b>	<b>15</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>0</b>

Source: DNB

**5.26 Funeral insurance with in-kind benefits: solvency**

Actual and required solvency (€ m) and the ratio between these (%)

	2011	2012	2013	2014	2015
Solvency (€ m)					
Actual	177	249	238	264	233
Required	53	55	57	60	58
Solvency ratio (%)	334	453	418	440	402

Source: [DNB](#)

Income



## 6 Income

### 6.1 Turnover

Breakdown of gross written premiums by sector and product cluster (€bn)

	2011	2012	2013	2014	2015
<b>Total Health &amp; Accident</b>	<b>44.5</b>	<b>43.8</b>	<b>45.1</b>	<b>45.0</b>	<b>46.5</b>
Income	4.0	3.9	3.7	3.6	3.5
Medical expenses	40.5	39.9	41.4	41.5	43.0
Basic	35.9	35.2	36.9	37.2	38.7
Supplementary	4.5	4.7	4.4	4.3	4.3

Source: DNB

### 6.2 Number of insurance companies

Non-life insurance companies under DNB supervision and companies that are active in the Health & Accident sector and Healthcare product cluster

	2011	2012	2013	2014	2015
<b>Total Non-life insurance companies</b>	<b>183</b>	<b>167</b>	<b>149</b>	<b>131</b>	<b>123</b>
Number that are active in the sector/product cluster*					
Income	52	47	47	44	40
Medical expenses					
Basic	28	29	27	27	25
Supplementary	21	21	20	21	21

Source: DNB

\* Non-life insurance companies under supervision by the DNB may be active in one or more sectors/product clusters within the Non-life and Healthcare sectors. "Active in a sector or product cluster" means that an insurance company achieved turnover (directly underwritten gross written premiums) in a sector or product cluster in that year

### 6.3 Largest insurance companies – Income sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding €100 m in 2015 (€ m)

	2011	2012	2013	2014	2015
Achmea Schade	746	712	687	664	687
Amersfoortse Schade	611	563	583	607	569
Nationale-Nederlanden Schade	530	547	498	490	489
Aegon Schade	216	220	243	233	234
Goudse Schade	283	293	252	220	214
Movir	196	196	202	208	210
Delta Lloyd Schade	250	234	239	213	208
a.s.r. Schade	256	232	210	191	181
Loyalis Schade	106	110	113	126	137
Reaal Schade	142	130	131	125	116

Source: DNB

## 6.4 Results - Income sector

Income sector technical account, income and expenditure (€ bn and % net accrued premium)

€ bn	2011	2012	2013	2014	2015
<b>Technical account result</b>	<b>0.2</b>	<b>-0.3</b>	<b>0.2</b>	<b>0.3</b>	<b>0.4</b>
Income	4.1	4.3	4.1	4.0	3.8
Net accrued premium	3.7	3.7	3.6	3.5	3.5
Investment income technical account	0.3	0.5	0.3	0.5	0.3
Expenditure	3.9	4.5	3.9	3.7	3.4
Net loss suffered	3.0	3.5	3.0	2.8	2.4
Net operating expenses	0.9	0.9	0.9	0.9	0.8
<b>% net accrued premium</b>					
<b>Technical account result</b>	<b>5</b>	<b>-7</b>	<b>5</b>	<b>8</b>	<b>12</b>
Income	112	116	114	115	110
Net accrued premium	100	100	100	100	100
Investment income technical account	9	12	9	15	9
Expenditure	107	123	108	107	98
Net loss suffered	81	96	82	80	63
Net operating expenses	25	26	25	26	24

Source: [DNB](#)

For more details for the Income sector, and backgrounds to the results, see the [Financial annual report of the insurance sector](#) of the Dutch Association of Insurers.



### 6.5 Share of WGA-permanent excess bearers (based on wage and salary bill) %

	2014	2015
Total	46	43
Small enterprises	30	26
Medium-sized enterprises	35	31
Large enterprises	52	50

Source: UWV (Employee insurance agency)

### 6.6 Largest insurance companies - Healthcare

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding €1 bn in 2015 (€ m)

	2011	2012	2013	2014	2015
Zilveren Kruis Achmea Zorg	5,667	5,537	5,793	5,733	8,889
CZ Zorg	5,643	5,594	5,877	5,859	6,191
VGZ	5,513	5,205	5,782	5,738	5,839
Menzis Zorg	4,041	4,171	4,100	4,206	4,393
Univé Zorg	1,840	1,824	1,906	1,896	1,945
IZA	1,522	1,507	1,568	1,550	1,591
De Friesland Zorg	1,033	1,079	1,107	1,139	1,287
Zorg en Zekerheid Zorg	1,038	979	1,056	1,021	1,104
Ohra Ziektekosten	1,001	948	1,001	1,033	1,077
IZZ	1,032	978	1,015	1,003	1,002

Source: DNB

## 6.7 Results – Healthcare sector

Healthcare sector technical account, income and expenditure (€ bn and % net accrued premium)

€ bn	2011	2012	2013	2014	2015
<b>Technical account result</b>	<b>0.5</b>	<b>1.2</b>	<b>1.4</b>	<b>0.9</b>	<b>0.5</b>
Income	37.5	38.6	40.1	40.5	42.7
Net accrued premium	37.3	38.4	39.9	40.3	42.6
Investment income technical account	0.1	0.2	0.1	0.2	0.1
Expenditure	37.1	37.4	38.7	39.6	42.3
Net loss suffered	35.5	35.7	37.1	37.9	40.6
Net operating expenses	1.6	1.6	1.6	1.7	1.6
<b>% net accrued premium</b>					
<b>Technical account result</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>1</b>
Income	101	101	101	101	100
Net accrued premium	100	100	100	100	100
Investment income technical account	0	0	0	0	0
Expenditure	100	98	97	98	99
Net loss suffered	95	93	93	94	95
Net operating expenses	4	4	4	4	4

Source: [DNB](#)

# Key Figures Netherlands



## 7 Key Figures Netherlands

### 7.1 Gross domestic product (GDP)

GDP components, gross value added (basic prices) by sector, € bn

	2011	2012	2013	2014*	2015*
<b>Gross domestic product</b>	<b>643</b>	<b>645</b>	<b>650</b>	<b>663</b>	<b>677</b>
<b>Gross value added tax on basic prices</b>	<b>580</b>	<b>584</b>	<b>587</b>	<b>597</b>	<b>608</b>
Goods manufacturers	139	140	140	133	133
Agriculture, forestry and fishing	10	10	11	11	11
Mineral extraction	19	21	22	17	13
Industry	70	69	67	68	71
Energy provision	7	7	7	6	6
Water companies and waste management	4	4	4	4	4
Construction	30	28	26	27	28
Commercial service providers	299	301	300	317	327
Trade	77	78	77	82	84
Transport and storage	27	28	29	30	32
Catering	9	9	9	10	11
Information and communication	28	28	27	28	29
Financial services	46	50	49	49	45
Rental of and trade in immovable property	33	29	31	35	36
Specialist commercial services	46	46	45	47	49
Rental and other commercial services	32	33	33	36	40

	2011	2012	2013*	2014*	2015*
Non-commercial service providers	141	144	146	147	148
Public administration and government services	43	44	45	45	45
Education	30	30	30	31	31
Healthcare and welfare	52	54	56	57	56
Culture, recreation, other services	15	15	15	16	16
<b>Difference between VAT charged and VAT paid</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>
<b>Product-linked taxes and subsidies</b>	<b>61</b>	<b>60</b>	<b>62</b>	<b>64</b>	<b>67</b>
Product-linked taxes	65	63	66	67	70
Product-linked subsidies	3	3	3	3	3

Source: CBS

\* Preliminary figures

## 7.2 Labour force

Persons by employment relationship, in thousands

	2010	2011	2012	2013	2014
<b>Working population</b>	<b>7,817</b>	<b>7,811</b>	<b>7,894</b>	<b>7,939</b>	<b>7,870</b>
Employed	7,392	7,392	7,387	7,283	7,215
Employees	6,341	6,315	6,292	6,161	6,063
Fixed	5,237	5,195	5,115	4,946	4,820
Flexible	1,104	1,120	1,177	1,215	1,243
Self-employed	1,152	1,077	1,095	1,123	1,152
Unemployed	426	419	507	656	656
<b>Non-working population</b>	<b>3,200</b>	<b>3,183</b>	<b>3,098</b>	<b>3,074</b>	<b>3,110</b>

Source: CBS

### 7.3 Employment

Years in employment (FTEs) by sector, in thousands

	2011	2012	2013	2014*	2015*
<b>Total</b>	<b>7,098</b>	<b>7,054</b>	<b>6,998</b>	<b>6,953</b>	<b>7,018</b>
<b>Goederenproductie</b>	<b>1,450</b>	<b>1,426</b>	<b>1,388</b>	<b>1,368</b>	<b>1,366</b>
<b>Commercial services</b>	<b>3,396</b>	<b>3,384</b>	<b>3,349</b>	<b>3,370</b>	<b>3,451</b>
Financial services	235	233	228	220	213
Banking	125	125	122	115	110
Insurance companies and pension funds	58	57	57	55	53
Other financial services	51	51	50	50	40
<b>Non-commercial services</b>	<b>2,251</b>	<b>2,243</b>	<b>2,235</b>	<b>2,215</b>	<b>2,201</b>

Source: CBS

\* Preliminary figures

## 7.4 Wages

The development of wages negotiated under collective labour agreements, including exceptional remuneration, index 2010 = 100

	2011	2012	2013	2014	2015
<b>Total</b>	<b>101</b>	<b>103</b>	<b>104</b>	<b>105</b>	<b>106</b>
Agriculture, forestry and fishing	102	103	104	106	107
Industry	101	103	105	107	108
Energy provision	101	103	105	105	106
Water companies and waste management	102	104	106	107	110
Construction	101	103	105	105	106
Trade	101	103	104	105	105
Transport and storage	102	103	105	106	108
Catering	101	102	104	104	106
Information and communication	102	103	103	105	107
Financial services	101	103	104	105	106
Banking	101	103	104	106	106
Insurance companies and pension funds	101	103	105	105	106
Rental of and trade in immovable property	102	103	104	103	106
Specialist commercial services	101	103	103	104	106
Rental and other commercial services	102	103	105	106	107
Public administration and government services	100	101	101	101	104
Education	100	101	101	102	104
Healthcare and welfare	101	103	104	106	107
Culture, sports and recreation	101	102	103	104	106
Other services	102	103	105	106	107

Source: CBS



## 7.5 Inflation

Development of the consumer price index, 2006 = 100

	2011	2012	2013	2014	2015
<b>Total expenditure</b>	<b>109</b>	<b>112</b>	<b>115</b>	<b>116</b>	<b>117</b>
Food and beverages (non-alcoholic)	110	112	115	115	116
Alcoholic beverages and tobacco	124	129	141	144	147
Clothing and shoes	102	102	103	102	100
Housing, water and energy	109	112	116	119	122
Furniture and household equipment	108	109	110	109	109
Medical care	103	104	106	106	105
Transport	113	118	121	121	119
Communication	95	95	94	88	86
Entertainment and culture	99	101	103	104	104
Education	104	108	107	110	110
Hotels, bars and restaurants	118	121	123	125	128

## Dutch Insurance Industry in Figures 2016

	2011	2012	2013	2014	2015
Other goods and services	114	117	121	123	126
Insurance services	117	121	130	132	135
Insurance, house	107	108	122	124	124
Insurance, health	138	146	148	152	156
Insurance, transport	103	105	118	118	122
Car insurance	102	105	119	119	124
Bicycle, motorbike and scooter insurance	102	100	105	107	108
Other insurance, transport	107	109	117	118	120
Other insurance	107	111	125	127	130
Financial services	115	115	119	119	120
Consumer-related taxes and government services	117	119	121	125	121
Consumption in other countries	113	118	120	121	121

Source: CBS

## 7.6 Interest rates

Money and capital market interest rates, averages, % per year

	2011	2012	2013	2014	2015
<b>Money market</b>					
Call money Eurozone	0.87	0.23	0.09	0.09	-0.11
Three-month Euribor	1.39	0.57	0.22	0.21	-0.02
<b>Capital market</b>					
Ten-year bonds					
The Netherlands	2.98	1.93	1.96	1.45	0.69
Eurozone	4.31	3.06	3.01	2.28	1.27
United States	2.76	1.80	2.35	2.54	2.14
Japan	1.12	0.85	0.71	0.55	0.36

Source: DNB

## 7.7 Statutory interest rate

Statutory interest rate by type of transaction, by start date

Start date	Commercial transactions after 1 December 2002	Non-commercial transactions and commercial transactions effected before 1 December 2002
7-1-2011	8.25	4.00
1-1-2012	8.00	
7-1-2012		3.00
1-1-2013	7.75	
3-16-2013	8.75	
7-1-2013	8.50	
1-1-2014	8.25	
7-1-2014	8.15	
1-1-2015	8.05	
1-1-2016	8.05	

Source: DNB

## 7.8 Shares

Stock exchange indices, annual averages

	2011	2012	2013	2014	2015
<b>International indices</b>					
Dow Jones	11,958	12,965	15,010	16,779	17,587
Eurotop-100	2,195	2,205	2,479	2,727	3,008
MSCI-world	872	892	1,068	1,219	1,307
Nasdaq	2,677	2,966	3,541	4,375	4,946
Nikkei	9,425	9,103	13,578	15,460	19,204
<b>The Netherlands (Euronext Amsterdam)</b>					
AEX	327	321	365	406	467
All-share	514	504	558	623	713
Financial institutions	230	205	249	303	365
Midkap	558	514	556	630	702

Source: DNB

## 7.9 Population figures and growth

People, in thousands

	2012	2013	2014	2015	2016
Population at January 1st	16,730	16,780	16,829	16,901	16,979
Population growth	49	50	71	79*	**
Emigration	-144	-146	-148	-146*	**
Immigration	158	165	183	203*	**
Live births	176	171	175	170*	**
Deaths	-141	-141	-139	-147*	**
Other corrections	0	1	0	**	**

Source: CBS \* preliminary figures \*\* not yet available

7.10 **Population forecast**

Persons, in thousands

	2020	2030	2040	2050	2060
<b>Total</b>	<b>17,249</b>	<b>17,749</b>	<b>17,983</b>	<b>18,008</b>	<b>18,057</b>
Men	8,551	8,792	8,889	8,878	8,892
0 - 20 years	1,935	1,936	1,992	1,956	1,960
20 - 65 years	5,040	4,858	4,652	4,737	4,753
> 65 years	1,576	1,998	2,244	2,185	2,180
Women	8,697	8,957	9,094	9,130	9,165
0 - 20 years	1,847	1,846	1,899	1,863	1,866
20 - 65 years	5,025	4,881	4,687	4,769	4,786
> 65 years	1,826	2,230	2,508	2,497	2,513

Source: CBS

## 7.11 Forecast life expectancy

Life expectancy at the age of

	2011	2012	2013	2014	2015
<b>Men</b>					
0 years	79.2	79.1	79.4	79.9	79.7
60 years	22.4	22.4	22.6	23.0	22.8
65 years	18.3	18.3	18.4	18.9	18.6
70 years	14.5	14.5	14.6	15.0	14.8
75 years	11.0	11.0	11.2	11.4	11.3
<b>Women</b>					
0 years	82.9	82.8	83.0	83.3	83.1
60 years	25.6	25.5	25.7	25.9	25.6
65 years	21.3	21.2	21.4	21.6	21.4
70 years	17.2	17.2	17.3	17.5	17.3
75 years	13.3	13.3	13.4	13.6	13.4

Source: CBS



## 7.12 Households

Private households, in thousands

	2012	2013	2014	2015	2016
<b>Total</b>	<b>7,513</b>	<b>7,569</b>	<b>7,590</b>	<b>7,665</b>	<b>7,720</b>
Total multi-person households	4,751	4,767	4,786	4,797	4,814
Total single-person households	2,762	2,802	2,804	2,868	2,906
Men	1,305	1,327	1,333	1,369	1,369
Women	1,457	1,475	1,471	1,498	1,511

Source: CBS

### 7.13 Income of private households

Types of income and income components of private households, € bn

	2010	2011	2012	2013	2014*
Income from employment	298.6	305.4	309.5	311.0	314.5
Income from employment	244.3	248.7	249.5	250.0	253.9
Social charges on employer	54.3	56.8	60.0	61.0	60.6
Income from one's own business	25.9	26.9	26.7	26.8	25.8
Income from capital	-9.7	-11.6	-10.6	-10.7	-9.6
Income from assets	23.7	22.8	24.1	23.4	24.2
Interest paid	33.4	34.5	34.7	34.1	33.8
<b>Primary income</b>	<b>314.8</b>	<b>320.7</b>	<b>325.6</b>	<b>326.3</b>	<b>330.7</b>
Benefits from loss-of-income insurance policies	81.0	83.3	86.3	90.5	93.5
Benefits from loss-of-income insurance policies	78.7	80.9	83.7	87.5	90.3
Social charges: benefits agency	2.3	2.4	2.6	3.0	3.2
Social security benefits	12.8	13.5	12.7	13.4	14.0
Social security benefits	5.8	6.2	6.4	6.9	7.4
Social charges: assistance agency	0.4	0.5	0.4	0.5	0.5
Benefits in connection with children	4.1	4.2	4.1	4.1	4.0
Student grant payments	2.5	2.7	1.8	1.9	2.0
Tied transfers received	2.3	2.3	2.3	2.4	2.7
Benefits in connection with residence	2.2	2.3	2.3	2.4	2.7
Other (contributions towards study costs)	0.1	0.0	0.0	0.0	0.0
Income transfers received	0.6	0.5	0.6	0.5	0.6

## Dutch Insurance Industry in Figures 2016

	2010	2011	2012	2013	2014*
<b>Gross income</b>	<b>411.6</b>	<b>420.5</b>	<b>427.6</b>	<b>434.1</b>	<b>441.8</b>
Income transfers paid	0.7	0.7	0.6	0.6	0.6
Loss-of-income insurance premiums	78.7	80.9	83.1	83.5	83.3
Unemployment premiums	7.6	8.5	10.0	10.4	10.2
Illness premiums	1.4	1.3	1.3	1.3	1.3
Occupational disability premiums	12.9	11.7	11.8	11.0	13.8
Old-age and dependents' premiums	56.8	59.4	59.9	60.9	58.0
Healthcare insurance premiums	45.2	48.4	50.4	53.3	52.3
Premiums under the Dutch Health Insurance Act (Zvw)	29.2	32.1	33.8	35.4	34.7
Exceptional medical expenses premiums	16.0	16.3	16.6	18.0	17.6
Taxes on income and capital	43.2	43.6	44.4	45.2	47.3
<b>Disposable income</b>	<b>243.7</b>	<b>247.0</b>	<b>249.0</b>	<b>251.5</b>	<b>258.3</b>

Source: CBS

\* Preliminary figures

## 7.14 Household expenditure

Consumer spending of private households and non-profit institutions serving households (NPISHs) in the Netherlands, €bn

	2011*	2012*	2013*	2014*	2015*
<b>Total</b>	<b>280.6</b>	<b>282.6</b>	<b>284.4</b>	<b>287.5</b>	<b>294.1</b>
Goods	127.5	126.4	124.4	122.7	124.3
Consumer durables	47.6	44.8	42.1	42.5	43.5
Food and stimulants	40.6	41.7	42.2	42.7	43.7
Other goods	39.3	39.9	40.2	37.5	37.1
Services	153.0	156.3	160.2	164.8	169.8
Housing	49.2	50.9	53.0	55.7	57.9
Catering services	13.4	13.6	13.6	14.4	15.1
Financial and commercial services	26.7	26.6	27.1	27.2	**
Transport and communication services	20.2	20.6	20.8	20.7	**
Recreation and culture services	10.1	10.1	10.2	10.4	**
Medical services and welfare care	15.7	16.7	18.1	18.6	**
Other services	17.9	17.8	17.9	17.8	**

Source: CBS

\* Preliminary figures

\*\* not yet available

## 7.15 Capital of private households

€ m

	2011*	2011**	2012**	2013**	2014**
<b>Capital</b>	<b>1,168</b>	<b>1,191</b>	<b>1,180</b>	<b>1,085</b>	<b>1,119</b>
Assets	1,916	1,936	1,951	1,869	1,899
Financial assets	530	543	556	555	610
Bank and savings accounts	282	285	302	307	307
Bonds	29	26	25	26	23
Shares	220	231	230	249	279
Immovable property	1,321	1,321	1,319	1,206	1,204
Own home	1,158	1,156	1,152	1,044	1,046
Immovable property, other	164	165	167	162	159
Movable property, other	32	36	36	36	37
Business assets	33	35	40	44	48
Debts	748	745	767	781	780
Mortgage debt, own home	653	653	675	685	681
Debts, other	95	92	95	99	100

Source: CBS

\* Previous series.

\*\* New series; 2014 provisional.

## 7.16 Companies

balance of beginning of year, in thousands

	2012	2013	2014*	2015*	2016*
<b>Total</b>	<b>1,341.6</b>	<b>1,365.6</b>	<b>1,401.6</b>	<b>1,468.2</b>	<b>1,536.1</b>
Agriculture, forestry and fishing	68.8	68.9	68.7	69.8	72.2
Mineral extraction	0.3	0.3	0.4	0.4	0.4
Industry	55.0	55.7	56.3	57.9	59.6
Energy provision	0.7	0.8	0.8	0.9	1.0
Water companies and waste management	1.3	1.2	1.3	1.4	1.5
Construction	139.1	139.0	140.0	144.9	151.5
Trade	213.4	212.0	211.3	218.8	223.8
Transport and storage	32.7	33.3	34.0	35.2	36.1
Catering	46.8	47.1	47.9	49.8	51.7
Information and communication	68.0	70.2	73.2	77.7	81.5
Financial services	76.3	76.9	77.4	81.1	83.1
Rental of and trade in immovable property	24.6	24.2	23.5	23.8	24.4
Specialist commercial services	254.7	261.5	273.1	288.2	304.7
Rental and other commercial services	55.0	56.5	58.0	60.8	63.0
Public administration and government services	0.8	0.8	0.8	0.8	0.8
Education	47.8	51.5	55.8	61.3	66.4
Healthcare and welfare	97.5	102.5	110.0	117.9	129.2
Culture, sports and recreation	77.7	80.2	83.3	88.3	92.5
Other services	81.0	82.8	85.8	89.1	92.5

Source: CBS

\* Preliminary figures

## 7.17 Operating results

Net turnover and result of the largest (non-)financial sectors, 2014\*, €m, %

	Net income (€m)	Net result (€m)	Net result (% of net income)
<b>Total without financial sectors and property</b>	<b>1,303,403</b>	<b>77,545</b>	<b>6</b>
Wholesale trade and trade brokerage	312,668	12,520	4
Retail trade (excluding cars)	112,103	2,946	3
Chemical industry	78,427	16,120	21
Food industry	68,288	5,611	8
Vehicle trade and repairs	50,787	838	2
Extraction of petroleum and natural gas	36,423	3,961	11
Machine industry	34,333	2,964	9
Energy companies	28,067	82	0
Specialised construction	31,031	1,488	5
Total of other sectors (with turnover < €30 bn)	514,397	31,015	6
<b>Financial sectors**</b>			
Banks	68,970	-738	-1
Insurance companies	31,702	-5,336	-17

Source: CBS, DNB

\* Non-financial sectors: preliminary figures.

\*\* "Turnover" is not a term used in all financial sectors; the "turnover" of banks is interest income, that of insurance companies is net accrued premiums and that of pension funds is premium income.

## 7.18 Incorporation of companies

In thousands

	2011	2012	2013	2014	2015*
<b>Total</b>	<b>166.8</b>	<b>156.1</b>	<b>156.1</b>	<b>159.3</b>	<b>163.0</b>
Agriculture, forestry and fishing	3.8	3.2	3.0	2.9	3.9
Mineral extraction	0.0	0.1	0.1	0.0	0.0
Industry	4.6	4.3	4.2	4.4	4.7
Energy provision	0.1	0.1	0.1	0.2	0.1
Water companies and waste management	0.1	0.1	0.2	0.2	0.3
Construction	14.4	12.5	11.8	12.4	13.7
Trade	26.1	24.7	24.3	25.9	24.7
Transport and storage	4.0	4.2	4.0	3.7	3.5
Catering	5.1	4.8	4.7	5.0	5.3
Information and communication	10.0	9.8	9.7	9.5	9.3
Financial services	7.7	7.3	7.0	7.6	7.9
Rental of and trade in immovable property	2.2	2.1	1.9	2.0	1.8
Specialist commercial services	35.2	33.4	35.1	35.3	34.5
Rental and other commercial services	8.7	8.4	7.8	8.2	8.1
Public administration and government services	0.0	0.0	0.1	0.0	0.0
Education	8.3	8.1	8.5	8.8	8.8
Healthcare and welfare	16.1	14.2	14.5	14.5	18.0
Culture, sports and recreation	9.9	9.1	9.6	9.2	9.0
Other services	10.4	9.7	9.8	9.6	9.2

Source: CBS

\* Preliminary figures



## 7.19 Company closures

In thousands

	2011	2012	2013	2014*	2015*
<b>Total</b>	<b>107.0</b>	<b>127.1</b>	<b>114.4</b>	<b>100.4</b>	<b>99.7</b>
Agriculture, forestry and fishing	3.6	3.5	3.1	2.3	1.6
Mineral extraction	0.0	0.0	0.0	0.0	0.0
Industry	3.2	3.9	3.6	3.0	3.1
Energy provision	0.1	0.1	0.1	0.1	0.1
Water companies and waste management	0.1	0.1	0.1	0.1	0.1
Construction	10.5	11.8	10.8	9.0	7.9
Trade	21.3	24.5	22.2	18.5	19.4
Transport and storage	3.2	3.5	3.1	2.7	2.6
Catering	4.0	4.2	3.8	3.3	3.4
Information and communication	5.5	7.2	6.6	5.5	5.8
Financial services	6.3	6.4	7.3	7.0	7.3
Rental of and trade in immovable property	2.3	2.5	2.6	1.8	1.5
Specialist commercial services	18.9	24.6	22.6	19.5	19.9
Rental and other commercial services	5.9	6.8	6.0	5.6	5.0
Public administration and government services	0.0	0.0	0.0	0.0	0.0
Education	3.1	4.5	4.5	3.8	4.0
Healthcare and welfare	6.8	9.1	7.0	6.7	7.0
Culture, sports and recreation	5.1	6.5	6.0	5.0	5.0
Other services	6.7	7.7	6.5	6.1	5.9

Source: CBS

\* Preliminary figures

## 7.20 Bankruptcy of companies

Number

	2011	2012	2013	2014	2015
<b>Total</b>	<b>6,883</b>	<b>8,346</b>	<b>9,431</b>	<b>7,621</b>	<b>6,006</b>
Agriculture, forestry and fishing	110	140	153	94	74
Mineral extraction	1	1	1	2	2
Industry	726	859	839	565	392
Energy provision	7	17	12	7	8
Water companies and waste management	26	18	23	23	25
Construction	1,095	1,469	1,622	988	804
Trade	1,486	1,779	2,155	1,663	1,285
Transport and storage	330	491	435	341	244
Catering	376	368	436	381	306
Information and communication	236	258	398	243	231
Financial services	601	831	796	1,037	950
Rental of and trade in immovable property	174	247	225	208	153
Specialist commercial services	782	851	990	939	668
Rental and other commercial services	491	488	670	479	374
Education	60	64	101	107	61
Healthcare and welfare	111	189	263	226	183
Culture, sports and recreation	131	130	133	106	125
Other services	97	123	143	139	88
Unknown	4	1	0	0	0

Source: CBS

**7.21 Financial services**

Number of companies at beginning of year

	2012	2013	2014	2015	2016*
<b>Total</b>	<b>76,310</b>	<b>76,925</b>	<b>77,430</b>	<b>81,065</b>	<b>83,115</b>
Banking	60,565	61,330	62,340	66,120	68,375
Insurance companies and pension funds	535	525	510	450	425
Other financial services	15,210	15,070	14,580	14,495	14,315
Exchanges and financial consultancies	6,355	6,120	5,740	5,630	5,525
Options and stock exchanges	20	25	25	25	30
Stock brokers and advisors	2,445	2,355	2,215	2,080	1,975
Other financial brokerage	3,890	3,740	3,510	3,525	3,520
Trust offices	1,780	1,740	1,640	1,520	1,485
Market makers	55	50	50	50	45
Other financial brokerage	2,055	1,950	1,815	1,955	1,990
Insurance services	7,725	7,425	7,225	7,185	7,105
Risk analysis and loss assessment	420	410	420	455	475
Insurance brokers	5,885	5,655	5,455	5,325	5,225
Insurance services	1,320	1,360	1,350	1,405	1,405
Insurance fairs	0	0	0	0	0
Pension consultancies and administration	1,320	1,245	1,220	1,240	1,215
Guarantee funds	25	20	15	20	20
Insurance services	75	95	115	145	170
Asset management	1,120	1,525	1,615	1,680	1,685

Source: CBS

\* Preliminary figures

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