

# Dutch Insurance Industry in Figures

2014



VERBOND VAN VERZEKERAARS

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## Dutch Insurance Industry in Figures 2014

**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 > Statistieken. This page includes the following:



[Key Facts on insurance in the Netherlands](#) is an introduction to the industry in concise text 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.

H.J. Herbert  
Director

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# 1 Clients

## 1.1 Satisfaction

General satisfaction of private clients, score 1-10

	2009	2010	2011	2012	2013
Life insurance companies	6.7	7.0	7.1	7.1	7.0
Non-life insurance	7.7	7.6	7.6	7.7	7.7
Health insurance Companies	7.6	7.6	7.7	7.7	7.5

Source: Dutch Association of Insurers

## 1.2 Customer experiences

Number of clients who indicate that they have had certain experiences with their insurance company, 2012, %

	Life Insurance Companies	Non-life Insurance Companies	Healthcare Insurance Companies
Payment process - <i>Received payment quickly</i>	76	88	80
Customer focus - <i>I've received a customer-friendly treatment</i>	66	76	81
Written communication - <i>I found it clear</i>	84	90	89
Telephone communication - <i>I was connected quickly</i>	79	87	80

Source: Dutch Association of Insurers

## 1.3 Quality mark

Quality-mark insurance companies, number at year-end

	2010	2011	2012	2013
Number of insurers that are entitled to use the Keurmerk Klantgericht Verzekeren (Customer-oriented Insurance Quality Mark)	32	46	54	46

Source: Stv

## Dutch Insurance Industry in Figures 2014

### 1.4 Image

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

	2009	2010	2011	2012	2013
Image score – insurance companies	53	51	52	51	51

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

### 1.5 Confidence

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

	2010		2011		2012		2013		2014	
	Jan	Jul	Jan	Jul	Jan	Jul	Jan	Jul	Jan	Jul
Economy	-7	-13	-5	-11	-34	-31	-33	-37	-9	-1
Insurance companies	-28	-25	-21	-27	-35	-30	-25	-24	-17	-14

Bron: CBS, Dutch Association of Insurers

### 1.6 Valuation of business sectors

Valuation of business sectors by consumers, report mark

	2009	2010	2011	2012	2013
Insurance companies	5.9	6.0	6.0	5.9	5.9
Banks	6.2	5.8	6.0	5.9	5.7
Intermediaries	5.7	5.5	5.6	5.6	5.5
Government*			5.6	5.5	5.4
Pension funds	5.9	5.7	5.5	5.2	5.3

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

\* 2009 and 2010 are not available

1.7 Penetration of private insurance by age

2012, %

	Age of main wage earner				Total
	< 35 years	35-49 years	50-64 years	> 65 years	
Mortgage life insurance*	36.3	50.0	37.7	4.6	33.5
Life insurance pension**	8.2	32.1	32.7	7.2	22.2
Funeral insurance with in-kind benefits***	29.4	40.7	41.2	37.5	38.1
Contents	92.6	96.5	97.5	98.4	96.5
Buildings	43.1	62.7	64.0	49.1	56.4
General liability (family)	100.0	100.0	100.0	100.0	100.0
Legal assistance****	45.9	58.0	59.4	47.8	53.9

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

1.8 Penetration of private insurance by income

2012, %

	Monthly net family earnings (€)							un-known	Total
	< 1,000	1,000-1,500	1,500-2,000	2,000-2,500	2,500-3,000	> 3,000			
Mortgage life insurance*	4.7	11.8	22.4	31.9	41.1	54.6	81.0	33.5	
Pension life insurance*	7.5	13.7	17.4	20.2	30.1	29.9	81.0	22.2	
Funeral expenses and in-kind benefits*	37.9	41.4	36.6	37.5	38.7	37.7		38.1	
Contents	89.7	95.7	96.5	96.9	96.1	98.6	100.0	96.5	
Buildings	20.1	28.6	45.9	54.0	65.7	81.5	100.0	56.4	
General liability (family)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Legal aid*	31.6	38.4	49.6	52.1	63.7	65.4	100.0	53.9	

Source: GfK

\* See table 1.7 for the description of product clusters.

1.9 Penetration of private insurance by type of household

2012, %

	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*	21.8	15.6	57.0	39.8	30.7	33.5
Pension life insurance*	7.2	17.0	29.9	6.2	26.0	22.2
Funeral expenses and in-kind benefits*	25.5	36.5	40.5	30.2	41.6	38.1
Contents	88.3	96.9	96.7	94.2	98.5	96.5
Buildings	21.3	40.9	71.2	48.0	66.7	56.4
General liability (family)	100.0	100.0	100.0	100.0	100.0	100.0
Legal aid*	35.6	45.8	61.3	44.9	60.0	53.9

Source: GfK

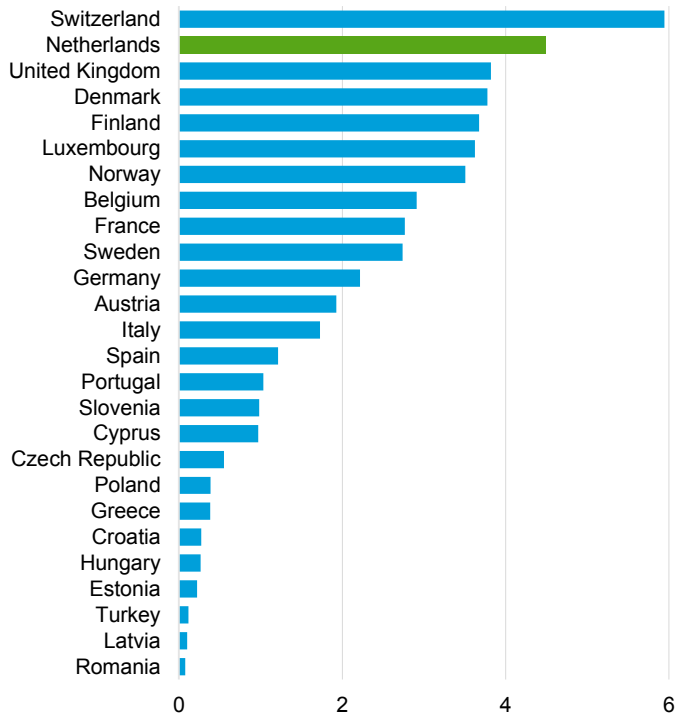
\* See table 1.7 for the description of product clusters

**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 (see also Diagram 1). 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.

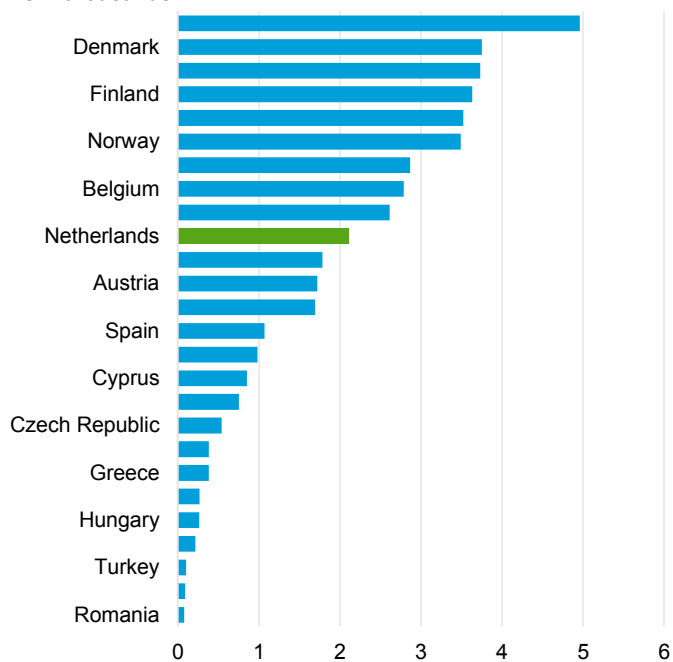
Diagram 1

**Total premium volume per capita, € in thousands**



If we were to filter out (see Diagram 2) 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.

**Diagram 2**  
**Total premium volume without healthcare per capita,**  
**€ in thousands**



## 1.10 Complaints

Number of complaints received and dealt with by financial ombudsman

	2009	2010	2011	2012	2013
<b>Life insurance</b>					
Complaints dealt with	1,962	1,657	1,048	1,545	1,791
Complaints received	2,175	1,465	1,253	1,446	1,709
<b>Pension schemes*</b>					
Complaints dealt with	668	594	556	508	
Complaints received	750	655	636	577	
<b>Non-life insurance</b>					
Complaints dealt with	1,629	1,971	1,679	2,068	2,034
Complaints received	1,803	2,014	1,843	1,970	2,030
<b>Healthcare insurance</b>					
Complaints dealt with	1,600	1,736	1,853	1,975	2,343
Complaints received	1,599	1,751	1,853	1,975	2,343

Source: Kifid, Ombudsman Pensioenen, SKGZ

\* 2013 not yet available



### 1.11 Fraud registration by CBV

Number of fraud investigations that insurers have reported to the Centrum Bestrijding Verzekeringscriminaliteit (Centre for Fighting Insurance Crime or CBV)

	2009	2010	2011	2012	2013
<b>Total</b>	<b>3,244</b>	<b>3,644</b>	<b>3,667</b>	<b>3,196</b>	<b>3,050</b>
Total Life	41	34	24	20	17
Total Non-life	2,835	3,086	3,045	2,823	2,640
Liability	273	253	252	243	205
Property	530	462	428	434	404
Legal assistance	105	232	169	170	218
Motor vehicles	1,650	1,902	1,888	1,688	1,614
Machines and equipment	3	10	8	0	3
Pleasure boats	12	13	8	8	12
Travel	259	207	281	276	180
Marine, Aviation and Transport	1	7	10	3	4
Credit	2	0	1	1	0
Total Health & Accident	297	377	459	219	287
Occupational disability	49	57	52	36	48
Medical expenses	246	317	391	177	225
Sickness absence	2	3	16	6	14
Total across sectors	71	147	139	134	106
Mortgage-related	7	10	2	2	3
Miscellaneous	64	137	137	132	103

Source: Dutch Association of Insurers

## 1.12 Population figures and growth

People, in thousands

	2009	2010	2011	2012	2013
Population at January 1st	16,486	16,575	16,656	16,730	16,780
Population growth	89	81	75	49	50
Emigration	-112	-121	-133	-144	-146
Immigration	146	154	163	158	165
Live births	185	184	180	176	171
Deaths	-134	-136	-136	-141	-141
Other corrections	4	-1	0	0	1

Source: CBS

### 1.13 Population forecast

People, in thousands

	2020	2030	2040	2050	2060
<b>Total</b>	<b>17,229</b>	<b>17,688</b>	<b>17,841</b>	<b>17,782</b>	<b>17,742</b>
Men	8,532	8,746	8,799	8,761	8,747
0 - 20 years	1,935	1,928	1,962	1,932	1,932
20 - 65 years	5,032	4,862	4,690	4,775	4,783
> 65 years	1,565	1,956	2,146	2,053	2,032
Women	8,697	8,942	9,042	9,021	8,995
0 - 20 years	1,850	1,838	1,869	1,839	1,837
20 - 65 years	5,012	4,863	4,694	4,778	4,788
> 65 years	1,836	2,241	2,479	2,405	2,370

Source: CBS

### 1.14 Households

Private households, in thousands

	2009	2010	2011	2012	2013
<b>Total</b>	<b>7,313</b>	<b>7,386</b>	<b>7,444</b>	<b>7,513</b>	<b>7,569</b>
Total multi-person households	4,693	4,717	4,736	4,751	4,767
Total single-person households	2,620	2,669	2,708	2,762	2,802
Men	1,218	1,247	1,274	1,305	1,327
Women	1,402	1,422	1,434	1,457	1,475

Source: CBS

1.15 Income of private households

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

	2008	2009	2010	2011	2012*
Income from employment	291.6	296.1	298.6	305.9	312.1
Income from employment	240.0	243.2	244.3	248.8	250.7
Social charges on employer	51.6	52.9	54.3	57.1	61.4
Income from one's own business	28.9	25.3	25.9	26.9	26.5
Income from capital	-7.5	-8.2	-9.7	-13.3	-13.0
Income from assets	24.6	24.9	23.7	21.1	21.6
Interest paid	32.1	33.1	33.4	34.4	34.6
<b>Primary income</b>	<b>312.9</b>	<b>313.2</b>	<b>314.8</b>	<b>319.4</b>	<b>325.6</b>
Benefits from loss-of-income insurance policies	73.0	77.5	81.0	83.3	86.2
Benefits from loss-of-income insurance policies	71.0	75.4	78.7	80.9	83.6
Social charges: benefits agency	2.0	2.1	2.3	2.4	2.5
Social security benefits	11.6	12.2	12.8	13.5	13.4
Social security benefits	5.1	5.4	5.8	6.2	6.3
Social charges: assistance agency	0.3	0.3	0.4	0.5	0.4
Benefits in connection with children	4.0	4.1	4.1	4.2	4.1
Student grant payments	2.2	2.4	2.5	2.7	2.6
Tied transfers received	2.6	2.2	2.3	2.3	2.4
Benefits in connection with residence	2.0	2.1	2.2	2.3	2.4
Other (contributions towards study costs)	0.6	0.1	0.1	0.0	0.0
Income transfers received	0.6	0.6	0.6	0.5	0.5

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	2008	2009	2010	2011	2012*
<b>Gross income</b>	<b>400.8</b>	<b>405.9</b>	<b>411.6</b>	<b>419.2</b>	<b>428.5</b>
Income transfers paid	0.8	0.7	0.7	0.7	0.7
Loss-of-income insurance premiums	75.5	75.4	78.7	81.3	85.1
Unemployment premiums	10.2	6.7	7.6	8.5	10.1
Illness premiums	1.4	1.4	1.4	1.3	1.3
Occupational disability premiums	12.8	13.0	12.9	11.7	11.8
Old-age and dependents' premiums	51.1	54.3	56.8	59.8	61.9
Healthcare insurance premiums	43.1	43.7	45.2	48.4	50.0
Premiums under the Dutch Health Insurance Act (Zvw)	28.5	28.3	29.2	32.1	33.7
Exceptional medical expenses premiums	14.5	15.4	16.0	16.3	16.3
Taxes on income and capital	41.8	43.1	43.2	43.6	44.4
<b>Disposable income</b>	<b>239.7</b>	<b>242.9</b>	<b>243.7</b>	<b>245.3</b>	<b>248.3</b>

Source: CBS

\* Preliminary figures.

### 1.16 Household expenditure

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

	2010*	2011	2012*	2013*
<b>Total</b>	<b>279.9</b>	<b>286.5</b>	<b>286.3</b>	<b>288.1</b>
Goods	128.2	130.1	129.0	127.0
Consumer durables	55.3	55.2	52.1	49.1
Food and stimulants	39.4	40.6	41.5	42.2
Other goods	33.5	34.2	35.4	35.8
Services	151.6	156.4	157.3	161.0
Housing	51.7	53.3	55.0	57.0
Catering services	19.2	20.1	20.3	20.5
Financial and commercial services	21.2	21.5	18.7	18.4
Transport and communication services	15.4	15.5	15.7	15.6
Recreation and culture services	13.4	14.1	14.7	15.2
Medical services and welfare care	8.8	9.6	10.6	11.9
Other services	22.0	22.3	22.3	22.3

Source: CBS

\* Preliminary figures.

## 1.17 Capital of private households

€ m

	2009*	2010*	2011*	2011**	2012**
<b>Capital</b>	<b>1,249</b>	<b>1,213</b>	<b>1,168</b>	<b>1,191</b>	<b>1,166</b>
Assets	1,952	1,949	1,916	1,936	1,933
Financial assets	499	551	530	543	538
Bank and savings accounts	277	285	282	285	297
Bonds	25	28	29	26	26
Shares	197	237	220	231	215
Immovable property	1,395	1,338	1,321	1,321	1,320
Own home	1,238	1,174	1,158	1,156	1,154
Immovable property, other	157	164	164	165	166
Movable property, other	30	31	32	36	36
Business assets	28	29	33	35	40
Debts	704	736	748	745	767
Mortgage debt, own home	619	640	653	653	675
Debts, other	85	96	95	92	92

Source: CBS

\* Previous series.

\*\* New series; 2012 provisional.

### 1.18 Companies

balance at beginning of year, in thousands

	2010*	2011*	2012*	2013*	2014*
<b>Total</b>	<b>1,220.6</b>	<b>1,291.7</b>	<b>1,362.8</b>	<b>1,388.0</b>	<b>1,428.0</b>
Agriculture, forestry and fishing	70.3	72.7	71.2	70.7	70.6
Mineral extraction	0.3	0.3	0.3	0.4	0.4
Industry	52.6	53.4	55.2	55.5	56.5
Energy provision	0.7	0.7	0.8	0.8	0.9
Water companies and waste management	1.2	1.2	1.3	1.2	1.3
Construction	133.9	134.9	139.7	139.3	140.6
Trade	205.4	209.7	214.9	212.9	213.1
Transport and storage	31.3	32.0	33.0	33.5	34.2
Catering	46.0	46.7	48.4	48.8	49.9
Information and communication	58.4	63.2	68.1	70.3	73.6
Financial services	69.8	72.7	76.8	77.6	78.3
Rental of and trade in immovable property	30.7	31.3	32.4	32.7	32.7
Specialist commercial services	219.7	237.1	256.1	265.5	276.0
Rental and other commercial services	49.0	52.4	55.4	56.8	58.6
Public administration and government services	0.8	0.8	0.8	0.8	0.8
Education	36.4	42.3	47.9	51.7	56.1
Healthcare and welfare	73.5	88.5	99.1	104.0	111.7
Culture, sports and recreation	65.7	72.9	78.4	80.6	84.2
Other services	74.9	78.8	82.9	84.9	88.4

Source: CBS

\* Preliminary figures.



## 1.19 Incorporation of companies

In thousands

	2009*	2010*	2011*	2012*	2013*
<b>Total**</b>				<b>147.3</b>	<b>172.3</b>
Agriculture, forestry and fishing**				3.6	3.5
Mineral extraction	0.1	0.0	0.0	0.1	0.1
Industry	4.1	3.4	5.0	4.3	4.6
Energy provision	0.1	0.1	0.1	0.1	0.2
Water companies and waste management	0.1	0.1	0.1	0.1	0.2
Construction	13.9	9.7	15.2	12.1	13.1
Trade	21.6	19.4	25.5	22.4	26.2
Transport and storage	3.4	2.7	3.8	3.7	4.4
Catering	5.5	4.5	6.2	5.2	6.0
Information and communication	8.7	7.7	10.3	9.4	10.3
Financial services	14.2	7.9	10.0	8.5	8.9
Rental of and trade in immovable property	3.8	2.5	3.2	2.8	2.8
Specialist commercial services	35.1	27.5	36.6	33.3	38.3
Rental and other commercial services	7.0	6.7	8.3	7.6	8.4
Public administration and government services	0.0	0.0	0.1	0.0	0.1
Education	5.6	5.4	7.6	7.3	8.9
Healthcare and welfare	11.0	8.8	9.9	8.1	15.4
Culture, sports and recreation	11.5	8.9	10.6	9.1	10.2
Other services	10.6	8.1	11.1	9.6	10.7

Source: CBS

\* Preliminary figures.

\*\* Unknown until the end of 2011

## 1.20 Company closures

In thousands

	2009*	2010*	2011*	2012*	2013*
<b>Total**</b>				<b>103.0</b>	<b>129.0</b>
Agriculture, forestry and fishing**				3.1	3.5
Mineral extraction	0.1	0.0	0.0	0.0	0.0
Industry	3.7	2.9	2.9	3.4	3.9
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	10.3	9.2	8.7	9.6	11.8
Trade	20.7	16.4	17.2	19.3	24.2
Transport and storage	2.9	2.4	2.5	2.7	3.4
Catering	5.1	4.3	4.0	4.2	4.9
Information and communication	5.4	4.1	4.5	5.7	7.3
Financial services	17.1	7.8	7.7	8.1	8.5
Rental of and trade in immovable property	4.0	2.4	2.4	2.5	2.8
Specialist commercial services	20.0	15.0	16.2	19.9	25.9
Rental and other commercial services	4.9	4.2	4.3	4.9	6.4
Public administration and government services	0.0	0.0	0.1	0.0	0.0
Education	2.4	1.9	2.3	3.1	4.6
Healthcare and welfare	4.9	4.7	4.0	4.8	7.5
Culture, sports and recreation	4.9	4.0	4.3	5.2	6.5
Other services	6.1	5.4	5.7	6.4	7.5

Source: CBS

\* Preliminary figures.

\*\* Unknown until the end of 2011

## 1.21 Bankruptcy of companies

Number

	2009	2010	2011	2012	2013
<b>Total</b>	<b>8,021</b>	<b>7,188</b>	<b>7,138</b>	<b>8,613</b>	<b>9,456</b>
Agriculture, forestry and fishing	120	115	116	141	156
Mineral extraction	0	0	1	7	1
Industry	853	823	735	878	855
Energy provision	6	4	7	17	12
Water companies and waste management	20	21	26	23	23
Construction	1,064	1,159	1,148	1,526	1,658
Trade	1,921	1,614	1,574	1,846	2,160
Transport and storage	388	362	343	509	447
Catering	311	345	423	398	449
Information and communication	346	279	238	265	397
Financial services	817	580	604	834	778
Rental of and trade in immovable property	204	143	172	248	226
Specialist commercial services	964	795	807	872	981
Rental and other commercial services	578	506	509	515	663
Education	54	47	61	69	100
Healthcare and welfare	133	126	114	197	264
Culture, sports and recreation	127	135	137	138	138
Other services	115	134	119	129	148
Unknown	0	0	4	1	0

Source: CBS

\* Preliminary figures.

1.22 Financial services

Number of companies at beginning of year

	2009*	2010*	2011*	2012*	2013*
<b>Total</b>	<b>68,635</b>	<b>69,835</b>	<b>72,740</b>	<b>76,830</b>	<b>77,580</b>
Banking	53,685	54,885	57,495	61,070	61,900
Insurance companies and pension funds	480	485	520	545	540
Other financial services	14,470	14,465	14,725	15,215	15,140
Exchanges and financial consultancies	6,640	6,430	6,415	6,380	6,160
Options and stock exchanges	10	10	10	20	25
Stock brokers and advisors	2,600	2,505	2,525	2,440	2,355
Other financial brokerage	4,030	3,915	3,880	3,920	3,780
Trust offices	1,785	1,705	1,750	1,800	1,770
Market makers	80	70	65	55	50
Other financial brokerage	2,165	2,140	2,065	2,065	1,960
Insurance services	7,830	7,915	7,700	7,715	7,450
Risk analysis and loss assessment	375	390	400	415	410
Insurance brokers	6,100	6,195	5,925	5,875	5,680
Insurance services	1,355	1,330	1,375	1,425	1,360
Insurance fairs	0	0	0	0	0
Pension consultancies and administration	1,325	1,290	1,320	1,320	1,245
Guarantee funds	15	20	25	25	20
Insurance services	15	20	30	80	95
Asset management	0	120	610	1,120	1,530

Source: CBS

\* Preliminary figures.

### 1.23 Supervision by AFM

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

	2009	2010	2011	2012	2013
Supervised institutions	14,100	13,300	11,200	10,900	10,500

Source: AFM

### 1.24 Purchase channels

Share in 2012 of purchase channels in private insurance policies, %

	Bank insurance	Direct writing	Intermediaries	Other*
<b>Total Life</b>	<b>15.6</b>	<b>28.1</b>	<b>51.5</b>	<b>4.8</b>
Mortgage life insurance**	36.0	10.9	42.9	10.2
Life insurance pension**	20.6	19.0	56.0	4.5
Total funeral expenses and in-kind benefits**	1.1	47.4	48.4	3.1
<b>Total Non-life</b>	<b>19.6</b>	<b>42.1</b>	<b>33.8</b>	<b>4.5</b>
General liability (family)	20.0	39.0	36.4	4.6
Contents	20.4	39.4	38.5	1.7
Motor vehicle	12.2	49.9	33.5	4.4
Buildings	16.4	38.8	38.3	6.5
Legal assistance**	21.8	43.0	31.8	3.4
<b>Total Health &amp; Accident</b>	<b>3.2</b>	<b>81.2</b>	<b>9.0</b>	<b>6.6</b>
Basic healthcare insurance	3.2	81.1	9.2	6.5
Additional healthcare insurance	3.2	81.3	8.9	6.6

Source: GfK

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

\*\* See table 1.7 for the description of product clusters.

1.25

**Premium tax**

Start date	Percentage
1-3-1984	7.0
1-3-2008	7.5
1-3-2011	9.7
1-1-2013	21.0

Source: Dutch Tax and Customs Administration

## 2 Economy

### 2.1 Gross domestic product (GDP)

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

	2009*	2010*	2011	2012*	2013*
<b>Gross domestic product</b>	<b>618</b>	<b>632</b>	<b>643</b>	<b>641</b>	<b>643</b>
<b>Gross value added tax on basic prices</b>	<b>554</b>	<b>568</b>	<b>580</b>	<b>579</b>	<b>579</b>
Goods manufacturers	134	137	139	139	140
Agriculture, forestry and fishing	9	11	10	10	11
Mineral extraction	16	17	19	20	21
Industry	65	67	70	70	70
Energy provision	7	7	7	7	7
Water companies and waste management	3	4	4	4	3
Construction	33	31	30	28	26
Commercial service providers	286	293	299	295	294
Trade	71	75	77	76	75
Transport and storage	26	27	27	28	28
Catering	9	9	9	9	9
Information and communication	27	28	28	27	27
Financial services	42	48	46	49	47
Rental of and trade in immovable property	33	32	33	29	30
Specialist commercial services	46	45	46	45	45
Rental and other commercial services	32	31	32	32	33

## Dutch Insurance Industry in Figures 2014

	2009*	2010*	2011	2012*	2013*
Non-commercial service providers	134	138	141	144	145
Public administration and government services	42	43	43	44	44
Education	29	30	30	30	30
Healthcare and welfare	49	51	52	55	56
Culture, recreation, other services	14	15	15	15	15
<b>Difference between VAT charged and VAT paid</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>1</b>
<b>Product-linked taxes and subsidies</b>	<b>60</b>	<b>63</b>	<b>61</b>	<b>60</b>	<b>63</b>
Product-linked taxes	63	67	65	64	66
Product-linked subsidies	4	4	3	3	3

Source: CBS

\* Preliminary figures.



## 2.2 Wages

The development of wages negotiated under collective labour agreements, including exceptional remuneration, index 2000 = 100

	2009	2010	2011	2012	2013
<b>Total</b>	<b>126</b>	<b>127</b>	<b>128</b>	<b>130</b>	<b>132</b>
<b>Agriculture and fishing</b>	<b>123</b>	<b>124</b>	<b>126</b>	<b>127</b>	<b>129</b>
<b>Industry and construction</b>	<b>126</b>	<b>128</b>	<b>130</b>	<b>132</b>	<b>134</b>
Industry	125	127	128	131	133
Energy and water supply companies	126	129	132	134	136
Construction	129	131	132	135	136
<b>Commercial services</b>	<b>124</b>	<b>125</b>	<b>127</b>	<b>129</b>	<b>130</b>
Trade	124	125	126	128	129
Car trade and repairs	129	128	130	133	135
Wholesale trade	123	123	125	127	128
Retail trade	124	126	127	129	130
Catering	120	121	123	124	125
Transport and communication	122	124	126	128	130
Financial and commercial services	126	127	129	130	132
Financial institutions	129	130	132	133	135
Banking	131	132	133	135	137
Insurance industry and pension funds	126	128	129	131	133
Commercial services	124	126	128	129	130

	2009	2010	2011	2012	2013
<b>Non-commercial services</b>	<b>127</b>	<b>129</b>	<b>130</b>	<b>131</b>	<b>132</b>
Public administration	127	129	129	130	130
Education	129	130	130	130	131
Healthcare and welfare	126	129	130	132	134
Culture and other services	126	128	130	131	133

Source: CBS

### 2.3 Inflation

Development of the consumer price index, 2006 = 100

	2009	2010	2011	2012	2013
<b>Total expenditure</b>	<b>105</b>	<b>107</b>	<b>109</b>	<b>112</b>	<b>115</b>
Food and beverages (non-alcoholic)	108	108	110	112	115
Alcoholic beverages and tobacco	116	120	124	129	141
Clothing and shoes	101	101	102	102	103
Housing, water and energy	107	107	109	112	116
Furniture and household equipment	106	107	108	109	110
Medical care	103	104	103	104	106
Transport	104	108	113	118	121
Communication	91	93	95	95	94
Entertainment and culture	99	99	99	101	103
Education	102	101	104	108	107
Hotels, bars and restaurants	112	115	118	121	123

## Dutch Insurance Industry in Figures 2014

	2009	2010	2011	2012	2013
Other goods and services	110	111	114	117	121
Insurance services	111	113	117	121	130
Insurance, house	104	104	107	108	122
Insurance, health	127	134	138	146	148
Insurance, transport	99	100	103	105	118
Car insurance	99	99	102	105	119
Bicycle, motorbike and scooter insurance	99	101	102	100	105
Other insurance, transport	103	104	107	109	117
Other insurance	103	103	107	111	125
Financial services	111	112	115	115	119
Consumer-related taxes and government services	111	116	117	119	121
Consumption in other countries	105	109	113	118	120

Source: CBS

## 2.4 Labour force

Persons by employment relationship, in thousands

	2009	2010	2011	2012	2013
<b>Working population</b>	<b>7,845</b>	<b>7,817</b>	<b>7,812</b>	<b>7,894</b>	<b>7,937</b>
Employed	7,469	7,392	7,392	7,387	7,282
Employees	6,430	6,342	6,314	6,293	6,159
Fixed	5,325	5,238	5,194	5,116	4,945
Flexible	1,105	1,104	1,120	1,177	1,214
Self-employed	1,039	1,050	1,078	1,094	1,123
Unemployed	376	425	420	507	655
<b>Non-working population</b>	<b>3,167</b>	<b>3,200</b>	<b>3,184</b>	<b>3,099</b>	<b>3,075</b>

Source: CBS

## 2.5 Employment

Years in employment (FTEs) by sector, in thousands

	2010*	2011	2012*	2013*
<b>Total</b>	<b>7,057</b>	<b>7,098</b>	<b>7,059</b>	<b>6,961</b>
<b>Goods production</b>	<b>1,460</b>	<b>1,450</b>	<b>1,428</b>	<b>1,389</b>
Agriculture, forestry and fishing	166	165	163	162
Mineral extraction	7	8	8	9
Industry	731	722	713	702
Energy provision	22	22	23	23
Water companies and waste management	30	30	32	31
Construction	504	503	489	462
<b>Commercial services</b>	<b>3,360</b>	<b>3,396</b>	<b>3,391</b>	<b>3,354</b>
Trade	1,046	1,050	1,057	1,045
Transport and storage	328	329	329	326
Catering	223	229	231	233
Information and communication	235	240	243	240
Financial services	241	235	230	222
Banking	122	125	122	118
Insurance companies and pension funds	66	58	58	56
Other financial services	52	51	49	47

## Dutch Insurance Industry in Figures 2014

	2010*	2011	2012*	2013*
Rental of and trade in immovable property	69	68	65	63
Specialist commercial services	552	561	562	555
Rental and other commercial services	666	684	674	670
<b>Non-commercial services</b>	<b>2,235</b>	<b>2,251</b>	<b>2,242</b>	<b>2,219</b>
Public administration and government services	492	477	466	460
Education	429	426	422	417
Healthcare and welfare	1,003	1,030	1,039	1,030
Culture, sports and recreation	130	133	132	132
Other services	168	171	170	168
Households	13	14	13	12

Source: CBS

\* Preliminary figures.

## 2.6 Operating results

Net turnover and result of the largest (non-)financial sectors, 2012\*, € m, %

	Net turnover (€ m)	Net result (€ m)	Net result (% of net turnover)
<b>Total without financial sectors and property</b>	<b>1,287,263</b>	<b>73,997</b>	<b>6</b>
Wholesale trade and trade brokerage	337,592	9,476	3
Retail trade (excluding cars)	112,219	1,970	2
Chemical industry	79,580	22,021	28
Food industry	71,229	3,615	5
Vehicle trade and repairs	57,664	794	1
Extraction of petroleum and natural gas	44,607	5,284	12
Energy companies	35,471	-1,543	-4
General construction and project development	31,402	-342	-1
Specialised construction	30,518	253	1
Oil industry	27,249	2,402	9
Land transport	25,778	767	3
Machine industry	24,827	2,954	12
Storage, services for transport	22,925	2,293	10
Metal products industry	20,524	962	5
IT services	19,659	1,007	5
Temporary employment agencies and placement	18,718	288	2
Telecommunication	17,236	2,441	14
Holdings and management consultancy agencies	14,897	3,795	25

## Dutch Insurance Industry in Figures 2014

	Net turnover (€ m)	Net result (€ m)	Net result (% of net turnover)
Agriculture	14,331	936	7
Architects and engineering firms, etc.	14,297	711	5
Legal services and administration	13,790	1,674	12
Pharmaceutical industry	13,776	4,084	30
Civil engineering	13,727	374	3
Electronic equipment industry	13,653	424	3
Letting of movable property	10,933	577	5
Total of other sectors (with turnover < € 10 bn)	200,666	6,781	3
<b>Financial sectors**</b>			
Banks	117,988	4,742	4
Insurance companies	70,574	2,654	4
Pension funds	32,324	41,846	129

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.



## 2.7 Shares

Stock exchange indices, annual averages

	2009	2010	2011	2012	2013
<b>International indices</b>					
Dow Jones	8,886	10,668	11,958	12,965	15,010
Eurotop-100	1,900	2,223	2,195	2,205	2,479
MSCI-world	716	835	872	892	1,068
Nasdaq	1,845	2,350	2,677	2,966	3,541
Nikkei	9,344	10,017	9,425	9,103	13,578
<b>The Netherlands (Euronext Amsterdam)</b>					
AEX	273	335	327	321	365
All-share	427	522	514	504	558
Financial institutions	203	234	230	205	249
Midkap	394	551	558	514	556

Source: DNB

## 2.8 Interest rates

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

	2009	2010	2011	2012	2013
<b>Money market</b>					
Call money Eurozone	0.71	0.44	0.87	0.23	0.09
Three-month Euribor	1.22	0.81	1.39	0.57	0.22
<b>Capital market</b>					
Ten-year bonds					
The Netherlands	3.68	2.98	2.98	1.93	1.96
Eurozone	4.03	3.79	4.31	3.06	3.01
United States	3.25	3.20	2.76	1.80	2.35
Japan	1.34	1.17	1.12	0.85	0.71

Source: DNB

## 2.9 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
1-7-2011	8.25	4.00
1-1-2012	8.00	
1-7-2012		3.00
1-1-2013	7.75	
16-3-2013	8.75	
1-7-2013	8.50	
1-1-2014	8.25	

Source: DNB

## 3 Insurance companies

### 3.1 Solvency

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

	2009	2010	2011	2012	2013
Solvency (€ bn)					
Actual	39.2	40.6	40.4	46.3	45.6
Required	15.3	16.2	16.6	17.9	17.6
Solvency ratio (%)	255	250	244	259	259

Source: DNB

### 3.2 Employment

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

	2009	2010	2011	2012	2013
Employees	59	57	56	54	52
Vacancies	1	1	1	1	1

Source: Dutch Association of Insurers

### 3.3 Number of insurance companies

Insurance companies under supervision by the DNB (number)

	2009	2010	2011	2012	2013
<b>Total</b>	<b>320</b>	<b>295</b>	<b>256</b>	<b>238</b>	<b>217</b>
Life insurance companies	62	50	44	43	40
In-kind benefits and funeral expenses insurance	33	32	29	28	28
Non-life insurance	225	213	183	167	149

Source: DNB

### 3.4 Balance sheet

Amounts at year-end (€ bn)

	2009	2010	2011	2012	2013
<b>Total</b>	<b>384</b>	<b>408</b>	<b>434</b>	<b>467</b>	<b>446</b>
Assets					
Investments	335	359	381	413	401
Other assets	49	49	54	55	45
Liabilities					
Technical provisions	305	320	335	355	346
Other liabilities	79	88	99	112	99

Source: DNB

### 3.5 Investments

Market value at year-end (€ bn)

	2009	2010	2011	2012	2013
<b>Total</b>	<b>335</b>	<b>359</b>	<b>381</b>	<b>413</b>	<b>401</b>
Bonds	158	167	169	188	180
Shares	81	85	80	87	84
Other investments	96	107	131	138	136

Source: DNB

### 3.6 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

	2009	2010	2011	2012	2013
<b>Pension funds</b>					
<b>Total assets</b>	<b>730</b>	<b>792</b>	<b>865</b>	<b>996</b>	<b>1,013</b>
National	370	437	507	592	614
Households and NPISH*	11	11	11	11	10
Monetary financial institutions	20	17	15	15	14
Non-financial partnerships	8	8	6	7	7
Government	11	19	36	43	46
Other financial institutions	320	382	439	517	537
Foreign	360	355	358	404	399
Eurozone	141	144	146	163	165
Non-Eurozone	219	211	212	241	234

	2009	2010	2011	2012	2013
<b>Insurance institutions</b>					
<b>Total assets</b>	<b>365</b>	<b>394</b>	<b>415</b>	<b>444</b>	<b>431</b>
National	207	230	250	254	261
Households and NPISH*	35	35	40	41	48
Monetary financial institutions	33	38	48	50	44
Non-financial partnerships	16	19	18	18	16
Government	28	36	44	44	40
Other financial institutions	95	103	100	101	112
Foreign	158	165	164	190	170
Eurozone	112	116	114	129	117
Non-Eurozone	45	49	51	62	53

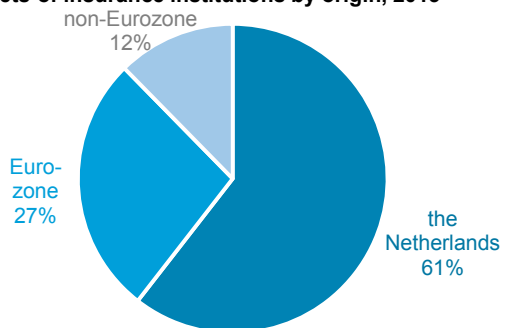
Source: DNB

\* NPISH = Non-Profit Institutions Serving Households.

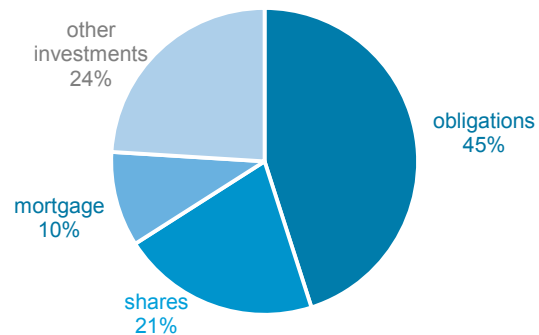
### Investing in the Netherlands

In 2013 the Dutch Association of Insurers published the position paper [Investeren in Nederland](#) (Investing in the Netherlands). One of the intentions of insurers cited in the position paper is that they wanted to invest more in SMEs. Dutch insurers already invest as much as 60 per cent of their capital in the Dutch economy. A group of nine insurers has made an additional sum of 170 million euros (as actual follow-up on the position paper) available for lending to promising companies. The insurers Achmea, Aegon, a.s.r., Delta Lloyd, Generali, De Goudse, Nationale-Nederlanden, SNS Reaal and VvAA are lending 30 million euros to small enterprises through administrator Qredits (loans of up to 150,000 euros). In collaboration with ABN AMRO, the insurers have made 140 million euros available for loans of up to 1 million euros to somewhat larger companies.

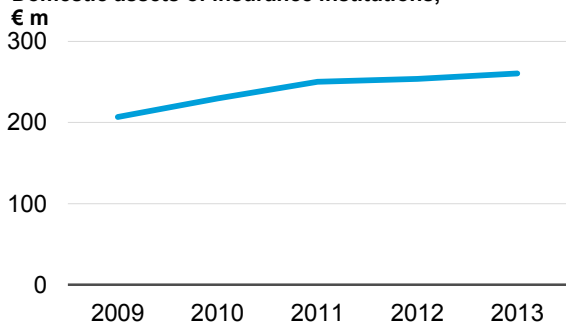
**Diagram 3**  
**Assets of insurance institutions by origin, 2013**



**Diagram 4**  
**Investments by insurers by type, 2013**



**Diagram 5**  
**Domestic assets of insurance institutions,**





### 3.7 Results

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

€ bn	2009	2010	2011	2012	2013
<b>Net result</b>	<b>4.8</b>	<b>2.0</b>	<b>1.2</b>	<b>2.7</b>	<b>5.1</b>
Technical account result	3.9	0.4	-0.7	0.5	4.1
Income	91.8	91.8	88.4	96.0	82.9
Net accrued premium	72.8	71.7	71.6	70.6	71.3
Investment income technical account	17.6	19.7	17.1	24.8	11.3
Other technical income/expenditure (net)	1.2	0.4	-0.3	0.7	0.4
Expenditure	87.9	91.4	89.1	95.5	78.7
Net payments and loss suffered	63.6	68.7	68.3	70.3	69.6
Net operating expenses	9.2	8.9	8.8	8.8	8.1
Management costs and interest charges	1.0	0.7	1.0	1.0	1.0
Profit-sharing and discounts	1.4	2.8	2.9	3.5	0.7
Changes in technical provisions (net)	12.5	10.1	8.0	11.7	-0.9
Non-technical account result	0.9	1.6	1.9	2.2	0.9
Investment income non-technical account	2.0	2.2	1.6	2.4	2.1
Taxes	0.9	0.3	-0.5	-0.2	0.9
Other income and expenditure	-0.1	-0.2	-0.1	-0.3	-0.2
Management costs and interest charges	0.1	0.1	0.1	0.1	0.1

## Dutch Insurance Industry in Figures 2014

% net accrued premium	2009	2010	2011	2012	2013
<b>Net result</b>	<b>7</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>7</b>
Technical account result	5	1	-1	1	6
Income	126	128	123	136	116
Net accrued premium	100	100	100	100	100
Investment income technical account	24	27	24	35	16
Expenditure	121	127	124	135	110
Net payments and loss suffered	87	96	95	100	98
Net operating expenses	13	12	12	13	11
Non-technical account result	1	2	3	3	1

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.

### 3.8 Turnover

Gross written premium (€ bn)

	2009	2010	2011	2012	2013
<b>Industrial sector</b>	<b>77.7</b>	<b>77.9</b>	<b>78.8</b>	<b>75.1</b>	<b>75.5</b>
Life	24.4	21.6	21.9	19.0	18.3
Non-life	12.8	12.9	12.3	12.4	12.1
Health & Accident	40.5	43.4	44.5	43.8	45.1

Source: DNB

### 3.9 Largest insurance companies

Insurance companies with turnover (gross written premium) exceeding € 1 bn in 2012 (€ m)

	2009	2010	2011	2012	2013
CZ Zorg	5,090	5,374	5,643	5,594	5,877
Zilveren Kruis Achmea Zorg	3,367	5,653	5,667	5,537	5,793
VGZ	3,945	4,572	5,513	5,205	5,782
Menzis Zorg	3,963	3,949	4,014	4,171	4,100
Aegon Leven	2,770	2,965	2,868	2,829	3,388
Nationale-Nederlanden Leven	4,156	3,694	4,268	3,615	3,245
Achmea Schade	1,516	1,550	3,130	3,116	3,123
Agis Zorg	3,056	3,240	3,349	3,157	3,110
SRLev	3,522	2,899	2,828	2,605	2,391
Achmea Leven	2,632	1,355	2,613	2,433	2,284
Delta Lloyd Leven	1,656	2,018	2,844	2,097	2,231
Univé Leven	1,519	1,812	1,840	1,824	1,906
a.s.r. Leven	1,832	2,514	2,166	1,891	1,666
Iza	1,425	1,614	1,522	1,507	1,568
Nationale-Nederlanden Schade	1,122	1,095	1,347	1,374	1,306
Delta Lloyd Schade	877	1,150	1,230	1,331	1,151
De Friesland Zorg	991	992	1,033	1,079	1,107

	2009	2010	2011	2012	2013
a.s.r. Schade	1,186	1,220	1,212	1,200	1,067
Zorg en Zekerheid Zorg	890	946	1,038	979	1,056
IZZ	932	1,063	1,032	978	1,015
Ohra Ziektelkosten	868	810	1,001	948	1,001

Source: DNB

### 3.10 Ten largest insurance groups

Turnover (gross written premium, € bn) and market share (%) in 2012

	Turnover (€ bn)	Market share (%)
Achmea	18.8	25
Uvit	9.8	13
CZ Groep	7.7	10
ING	5.5	7
Menzis	5.3	7
a.s.r.	4.4	6
Delta Lloyd Groep	4.1	5
Aegon	3.8	5
SNS Reaal	3.4	5
Allianz	1.0	1

Source: AM

### 3.11 Distribution

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

	2008	2009	2010	2011	2012
Direct writing	47	52	51	48	51
Intermediaries	53	48	49	52	49

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.

### 3.12 Supervision costs

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

	2009	2010	2011	2012	2013
<b>Supervision of all companies</b>					
ACM*				64	59
CBP	7	8	8	8	8
NMa**	47	49	49	44	
NZa***	33	33	36	34	
<b>Financial institutions</b>	66	123	195	206	226
AFM	20	35	89	78	85
DNB	37	88	106	128	141
<b>Paid by</b>					
Institutions		86	140	150	184
Government		36	55	57	42

Source: AFM, CBP, DNB, NMa, NZa

\* successor to NMa and others

\*\* taken over by ACM

\*\*\* 2013 not yet available

\*\*\*\* 2000: DNB+PVK

## 4 Life

### 4.1 Turnover

Distribution of gross written premium (€ bn)

	2009	2010	2011	2012	2013
<b>Total life</b>	<b>24.4</b>	<b>21.6</b>	<b>21.9</b>	<b>19.0</b>	<b>18.3</b>
Group	9.1	7.5	8.9	7.9	8.6
Investment-linked insurance policies	4.6	4.4	4.7	4.2	3.8
Cash-based insurance policies	4.5	3.1	4.1	3.7	4.8
Individual*	15.3	14.0	13.0	11.1	9.7
Investment-linked insurance policies	5.1	4.9	4.3	3.7	3.3
Cash-based insurance policies	10.2	9.2	8.7	7.4	6.4
Lump sum	10.2	8.1	9.1	6.2	6.1
Periodic	14.2	13.5	12.8	12.8	12.2

Source: DNB

\* Including Savings Bank

#### 4.2 Largest insurance companies – Group sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 100 m in 2012 (€ m)

	2009	2010	2011	2012	2013
Aegon Leven	1,861	1,954	1,848	1,981	2,612
Delta Lloyd Leven	1,134	997	1,915	1,213	1,626
Nationale-Nederlanden Leven	2,003	1,802	1,874	1,621	1,494
SRLv	926	892	1,160	1,185	1,070
Achmea Leven	1,695	520	844	852	824
a.s.r. Leven	628	525	551	728	696

Source: DNB

#### 4.3 Largest insurance companies – Individual sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 100 m in 2012 (€ m)

	2009	2010	2011	2012	2013
Nationale-Nederlanden Leven	2,153	1,892	2,395	1,994	1,752
Achmea Leven	937	835	1,770	1,581	1,460
SRLv	2,596	2,007	1,668	1,421	1,321
a.s.r. Leven	1,204	1,984	1,617	1,161	980
Aegon Leven	909	982	1,011	847	774
Delta Lloyd Leven	523	1,012	928	883	605
ABN Amro Leven	490	493	463	379	349
Dela Natura Uitvaart	248	276	298	336	345
Allianz Leven	280	301	305	273	276
Legal & General	302	266	223	211	233

## Dutch Insurance Industry in Figures 2014

	2009	2010	2011	2012	2013
Nationale-Nederlanden Services	316	301	256	220	201
Loyalis Leven	309	266	275	256	162
Onderlinge 's-Gravenhage	151	156	157	155	141
Monuta	117	119	120	127	133
Aegon Spaarkas	271	232	202	159	130
Generali Leven	216	159	164	137	113
Goudse Leven	247	196	202	140	106

Source: DNB

### 4.4 Distribution

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

	2008	2009	2010	2011	2012
Direct writing	28	29	25	23	26
Intermediaries	72	71	75	77	74

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.



#### 4.5 Number of insurance companies

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

	2009	2010	2011	2012	2013
<b>Life insurance companies</b>	<b>62</b>	<b>50</b>	<b>44</b>	<b>43</b>	<b>40</b>
Number that are active in the sector/product cluster*					
Collective					
Investment-linked insurance policies	14	13	11	11	12
Cash-based insurance policies	22	20	19	19	18
Individual					
Investment-linked insurance policies	37	30	27	25	25
Cash-based insurance policies	51	43	40	37	35
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.

#### 4.6 Balance sheet

Balance sheet of life insurance companies (€ bn)

	2009	2010	2011	2012	2013
<b>Total</b>	<b>317</b>	<b>338</b>	<b>363</b>	<b>391</b>	<b>371</b>
<b>Assets</b>					
Investments	293	316	336	363	349
Other assets	24	22	28	28	22
<b>Liabilities</b>					
Technical provisions	262	275	289	306	299
Other liabilities	55	62	74	85	72

Source: DNB

#### 4.7 Investments

Investments of life insurance companies (€ bn)

	2009	2010	2011	2012	2013
<b>Total</b>	<b>293</b>	<b>316</b>	<b>336</b>	<b>363</b>	<b>349</b>
Bonds	133	141	144	157	149
Shares	76	80	76	83	78
Other investments	85	95	116	123	122

Source: DNB

## 4.8 Results

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

€ bn	2009	2010	2011	2012	2013
<b>Net result</b>	<b>2.1</b>	<b>0.2</b>	<b>-0.5</b>	<b>0.4</b>	<b>2.2</b>
Technical account result	1.9	-1.1	-2.2	-1.1	2.1
Income	40.9	39.1	35.7	42.1	27.8
Net accrued premium	23.4	20.1	20.1	18.0	17.4
Investment income technical account	16.4	18.8	16.3	23.7	10.5
Other technical income/expenditure (net)	1.1	0.3	-0.7	0.4	-0.1
Expenditure	39.0	40.2	37.9	43.2	25.7
Net payments	21.2	23.8	23.1	24.2	22.7
Net operating expenses	3.1	2.9	2.8	2.8	2.3
Management costs and interest charges	1.0	0.7	1.0	1.0	1.0
Profit-sharing and discounts	1.3	2.7	2.8	3.4	0.6
Changes in technical provisions (net)	12.4	10.1	8.1	11.7	-0.8
Non-technical account result	0.2	1.2	1.8	1.4	0.1
Investment income non-technical account	0.8	1.3	1.0	1.2	0.8
Taxes	-0.5	0.0	0.7	0.3	-0.7

% net accrued premium	2009	2010	2011	2012	2013
<b>Net result</b>	<b>9</b>	<b>1</b>	<b>-2</b>	<b>2</b>	<b>13</b>
Technical account result	8	-5	-11	-6	12
Income	175	195	178	233	160
Net accrued premium	100	100	100	100	100
Investment income technical account	70	94	81	131	60
Expenditure	167	200	189	239	148
Net payments	91	118	115	134	130
Net operating expenses	13	14	14	16	13
Non-technical account result	1	6	9	8	1

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.

#### 4.9 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	2009	2010	2011	2012	2013
S	4.27	3.85	3.61	2.61	2.64
T	3.80	3.29	3.18	2.38	2.30
U	3.46	2.73	2.76	1.71	1.50

Source: Dutch Association of Insurers

#### 4.10 Solvency

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

	2009	2010	2011	2012	2013
Solvency (€ m)					
Actual	23.6	24.2	24.5	28.5	26.4
Required	9.6	10.0	10.3	10.8	10.5
Solvency ratio (%)	245	242	239	263	251

Source: DNB

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

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

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

Source: DNB, Dutch Association of Insurers

**4.12 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

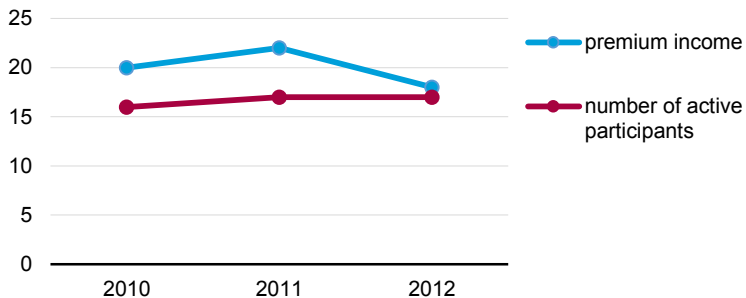
	1995	1999	2002	2009	2012
Premium agreement	4	15	26	36	49
Payment agreement	92	75	65	62	48
Other	4	10	9	2	3

Source: DNB

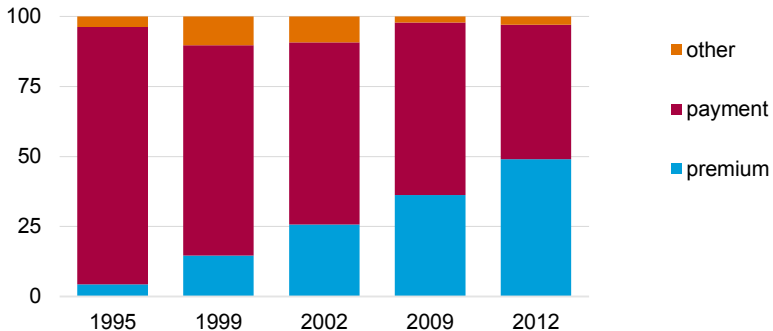
**Group pension insurance policies**

Dutch citizens receive a basic pension from their retirement date: old-age pension (first pillar). In addition to that, employees can generally accrue pension through their employer (second pillar). On top of that, individuals can opt to supplement their pension through insurers and/or banks (third pillar). The second pillar comprises pensions provided by pension funds, premium pension funds and insurers. Insurers are a major player in the second-pillar pensions market (Diagram 6). The number of participants with a premium agreement is increasing (Diagram 7).

*Diagram 6*  
**Market share direct schemes, %**



*Diagram 7*  
**Distribution of numbers of active participants per type of agreement, %**



**4.13 Individual sales**

Sale of new individual life insurance policies

	1993	1999	2002	2009	2012
Policies (number, In thousands)					
Investment-linked insurance policies	105	888	35	17	14
Cash-based insurance policies	857	917	645	597	424
Periodic premium (€ m)					
Investment-linked insurance policies	72	979	72	41	41
Cash-based insurance policies	451	390	282	189	135

Source: CBS, Dutch Association of Insurers



4.14 Life expectancy

Life expectancy at the age of

	2009	2010	2011	2012	2013
<b>Men</b>					
0 years	78.5	78.8	79.2	79.1	79.4
60 years	21.9	22.0	22.4	22.4	22.6
65 years	17.8	18.0	18.3	18.3	18.4
70 years	14.0	14.2	14.5	14.5	14.6
75 years	10.6	10.8	11.0	11.0	11.2
<b>Women</b>					
0 years	82.7	82.7	82.9	82.8	83.0
60 years	25.5	25.5	25.6	25.5	25.7
65 years	21.2	21.2	21.3	21.2	21.4
70 years	17.1	17.1	17.2	17.2	17.3
75 years	13.2	13.2	13.3	13.3	13.4

Source: CBS

4.15 Forecast life expectancy

Life expectancy at the age of

	2020	2030	2040	2050	2060
<b>Men</b>					
0 years	80.6	81.7	82.7	83.7	84.5
59.5 years	23.6	24.4	25.1	25.9	26.5
64.5 years	19.4	20.1	20.8	21.5	22.1
69.5 years	15.5	16.1	16.7	17.3	17.9
74.5 years	11.8	12.4	12.9	13.4	13.9
<b>Women</b>					
0 years	84.1	84.9	85.7	86.6	87.4
59.5 years	26.6	27.2	27.9	28.5	29.2
64.5 years	22.2	22.8	23.4	24.0	24.6
69.5 years	18.1	18.6	19.1	19.6	20.2
74.5 years	14.0	14.5	14.9	15.4	15.9

Source: CBS

#### 4.16 Penetration of mortgages by income

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

monthly net family earnings (€)	2004	2006	2008	2010	2012
<b>Total</b>	<b>50.0</b>	<b>51.5</b>	<b>53.1</b>	<b>55.2</b>	<b>54.5</b>
1,000 or less	8.9	11.9	8.9	9.4	18.2
1,000 - 1,500	21.3	24	17.9	22.4	25.2
1,500 - 2,000	35.5	38.3	46.4	41.5	42
2,000 - 2,500	58.9	57.3	55.4	56.9	54.5
2,500 - 3,000	71.3	68.6	72.5	72.1	67.9
3,000 or more	77.9	79	80.3	79.8	78.3
Unknown		90.6	64.7	94.6	81

Source: GfK

#### 4.17 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, %

	2004	2006	2008	2010	2012
Mortgage, linear	4.9	4.0	3.0	2.8	3.1
Mortgage, annuity	8.2	6.7	5.2	6.7	6.3
Mortgage, life	11.4	10.0	10.0	8.6	8.4
Mortgage, savings	27.2	26.3	24.0	32.2	30.8
Mortgage, unit-linked	14.0	10.3	11.2	10.5	8.9
Mortgage, assets	0.5	0.6	0.5	0.5	0.6
Mortgage, without redemption	42.6	50.5	53.4	74.7	75.1
Mortgage, other	4.1	3.8	6.1	6.0	8.3

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.

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

Gross written premium (€ m)

	2009	2010	2011	2012	2013
Funeral insurance with in-kind benefits	106	110	110	117	115

Source: DNB

#### 4.19 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 2011 (€ m)

	2009	2010	2011	2012	2013
Yarden	64	65	69	71	66
Nuvena	16	16	17	19	20
Northwest	1	2	4	6	7
Twenthe	4	4	5	5	5
Algemeen Belang	3	3	3	3	4
C. Hooft	2	2	2	2	2
DLE Emmen	1	2	2	2	2
Gelderse	1	1	1	1	1
Florentis		1	1	1	1
Draagt Elkanders Lasten	1	1	1	1	1

Source: DNB

#### 4.20 Funeral insurance with in-kind benefits: solvency

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

	2009	2010	2011	2012	2013
Solvency (€ m)					
Actual	239	236	177	249	238
Required	51	54	53	55	57
Solvency ratio (%)	469	437	334	453	418

Source: DNB

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

Insurance companies under the supervision of DNB and active companies

	2009	2010	2011	2012	2013
Funeral insurance companies with in-kind benefits (whose registered office is in the Netherlands)	33	32	29	28	28
Number that are active*	32	30	28	28	28

Source: DNB

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

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

Amounts at year-end (€ m)

	2009	2010	2011	2012	2013
<b>Total</b>	<b>1,218</b>	<b>1,294</b>	<b>1,192</b>	<b>1,271</b>	<b>1,319</b>
<b>Assets</b>					
Investments	996	1,075	956	1,039	1,087
Other assets	222	219	236	232	232
<b>Liabilities</b>					
Technical provisions	1,052	1,100	1,066	1,116	1,161
Other liabilities	166	194	126	155	158

Source: DNB

4.23 **Funeral insurance with in-kind benefits: investments**

Current value at year-end (€ m)

	2008	2009	2010	2011	2012
<b>Total</b>	<b>995</b>	<b>1,075</b>	<b>956</b>	<b>1,037</b>	<b>1,087</b>
Shares	237	269	217	189	166
Bonds	583	629	585	678	744
Other investments	175	177	154	170	177

Source: DNB

#### 4.24 Funeral insurance with in-kind benefits: result

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

€ m	2009	2010	2011	2012	2013
<b>Net result</b>	<b>11</b>	<b>17</b>	<b>-12</b>	<b>10</b>	<b>2</b>
Technical account result	8	15	-26	9	-1
Income	149	161	117	152	143
Net accrued premium	93	96	95	100	98
Investment income technical account	54	61	21	44	40
Other technical income/expenditure (net)	2	4	1	8	5
Expenditure	141	146	143	143	144
Net operating expenses	62	58	49	48	60
Net payments	41	45	42	45	51
Changes in technical provisions (net)	36	41	50	48	31
Management costs and interest charges	2	2	2	2	2
Non-technical account result	3	2	14	1	3
Investment income non-technical account	5	6	5	3	3
Taxes	-2	-4	9	-2	0



## Dutch Insurance Industry in Figures 2014

<b>% net accrued premium</b>	2009	2010	2011	2012	2013
<b>Net result</b>	<b>12</b>	<b>18</b>	<b>-13</b>	<b>10</b>	<b>2</b>
Technical account result	9	16	-27	9	-1
Income	160	168	123	152	146
Net accrued premium	100	100	100	100	100
Investment income technical account	58	64	22	44	41
Expenditure	152	152	151	143	147
Net operating expenses	67	60	52	48	61
Net payments	44	47	44	45	52
Changes in technical provisions (net)	39	43	53	48	32
Non-technical account result	3	2	15	1	3

Source: DNB

## 5 Non-life

### 5.1 Turnover

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

	2009	2010	2011	2012	2013
<b>Total Non-life</b>	<b>12.8</b>	<b>12.9</b>	<b>12.3</b>	<b>12.4</b>	<b>12.1</b>
Property	3.7	3.7	3.5	3.7	3.7
Motor vehicles	4.5	4.6	4.6	4.5	4.4
Third-party (WA)	2.4	2.4	2.4	2.3	2.3
Comprehensive insurance	2.1	2.2	2.2	2.2	2.1
Other	3.7	3.7	3.4	3.3	3.3
Liability	1.2	1.1	1.0	1.1	1.1
Guarantee	0.1	0.1	0.1	0.1	0.1
Various monetary losses	0.4	0.4	0.3	0.3	0.2
Assistance	0.5	0.5	0.3	0.3	0.3
Credit	0.8	0.8	0.8	0.8	0.8
Legal assistance	0.7	0.8	0.8	0.7	0.7
Marine, Aviation and Transport	0.9	0.8	0.9	0.9	0.8

Source: DNB

## 5.2 Largest insurance companies – Non-life sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 200 m in 2013 (€ m)\*

	2009	2010	2011	2012	2013
Achmea Schade	1,167	1,141	2,384	2,404	2,436
Delta Lloyd Schade	662	930	980	1,097	912
Atradius Credit	800	771	823	872	894
a.s.r. Schade	898	940	957	968	856
Nationale-Nederlanden Schade	680	658	818	827	808
Reaal Schade	620	617	619	666	635
Amlin Europe	704	661	626	536	530
Aegon Schade	458	451	452	475	487
Allianz Schade	571	555	480	491	464
Univé Schade	377	393	400	403	399
HDI-Gerling	239	257	296	359	388
ABN Amro Schade	252	251	243	244	247
UVM	314	321	304	254	229
Bovemij	188	198	208	211	213
DAS	198	203	209	210	208

Source: DNB

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

### 5.3 Largest insurance companies – Property sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 50 m in 2013 (€ m)

	2009	2010	2011	2012	2013
Achmea Schade	321	314	821	829	856
Delta Lloyd Schade	314	393	362	403	389
Nationale-Nederlanden Schade	313	303	371	368	351
a.s.r. Schade	319	330	336	346	307
Reaal Schade	216	217	216	216	210
Aegon Schade	173	172	170	174	175
Amlin Europe	137	140	127	106	144
HDI-Gerling	104	117	126	143	137
ABN Amro Schade	107	106	101	101	104
Enel				116	102
Allianz Schade	186	177	110	106	100
Hagelunie	67	64	63	65	61
Goudse Schade	64	61	67	61	59
UVM	66	71	68	62	57
Noordhollandsche van 1816 Schade	34	37	42	47	55
Generali Schade	52	49	49	52	55

Source: DNB

#### 5.4 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 2013 (€ m)

	2009	2010	2011	2012	2013
Achmea Schade	306	301	513	501	490
Delta Lloyd Schade	119	202	188	206	176
a.s.r. Schade	176	187	185	184	158
Allianz Schade	141	141	150	156	144
Univé Schade	133	137	147	144	139
Bovemij	63	103	106	110	112
Reaal Schade	110	112	110	116	110
Nationale-Nederlanden Schade	75	91	111	108	108
Aegon Schade	90	90	90	95	94
UVM	96	99	94	76	69
London	131	127	122	54	60
TVM Zakelijk	49	46	49	58	60

Source: DNB

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

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 50 m in 2013 (€ m)

	2009	2010	2011	2012	2013
Achmea Schade	306	293	508	509	510
a.s.r. Schade	237	251	259	265	228
Nationale-Nederlanden Schade	136	117	141	155	161
Allianz Schade	152	151	158	168	161
Univé Schade	168	170	161	163	159
Delta Lloyd Schade	105	172	175	162	149
Reaal Schade	142	139	142	150	144
Aegon Schade	96	96	99	105	108
TVM Zakelijk	59	63	64	71	70
Bovemij	62	62	66	66	67
UVM	91	91	85	67	63
London	132	126	120	54	60

Source: DNB

### 5.6 Largest insurance companies – Liability product cluster

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 50 m in 2013 (€ m)

	2009	2010	2011	2012	2013
Achmea Schade	100	98	209	216	231
Nationale-Nederlanden Schade	116	108	127	128	122
HDI-Gerling	58	55	76	122	111
Amlin Europe	110	101	95	99	93
a.s.r. Schade	97	99	101	98	93
Delta Lloyd Schade	59	78	77	74	72

Source: DNB

### 5.7 Largest insurance companies – Legal Assistance product cluster

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 20 m in 2013 (€ m)

	2009	2010	2011	2012	2013
DAS	198	203	209	210	208
Achmea Schade	63	64	181	185	182
Univé Schade	31	37	38	39	41
Nationale-Nederlanden Schade	12	13	42	41	40
a.s.r. Schade	34	36	38	37	35
ABN Amro Schade	26	28	29	31	32
Delta Lloyd Schade	12	16	30	22	23
Reaal Schade	14	16	16	21	21

Source: DNB

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

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 20 m in 2012 (€ m)

	2009	2010	2011	2012	2013
Amlin Europe	358	331	322	239	222
HDI-Gerling	45	51	54	53	99
Delta Lloyd Schade	58	63	139	223	97
Reaal Schade	77	74	74	65	54
Aegon Schade	35	30	30	37	45
Achmea Schade	34	30	37	42	43
TVM Zakelijk	17	16	16	26	35
EFM	15	16	17	18	33
Nationale-Nederlanden Schade	24	22	23	24	23

Source: DNB

## 5.9 Distribution

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

	2008	2009	2010	2011	2012
Direct writing	20	20	22	20	21
Intermediaries	80	80	78	80	79

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.



### 5.10 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

	2009	2010	2011	2012	2013
<b>Total Non-life insurance companies*</b>	<b>225</b>	<b>213</b>	<b>183</b>	<b>167</b>	<b>149</b>
Number that are active in the sector/product cluster*					
Property	107	103	90	83	78
Motor vehicles	47	44	38	36	36
Other					
Liability	54	53	45	42	41
Guarantee	9	9	8	5	5
Various monetary losses	30	28	23	20	21
Assistance	15	13	11	9	10
Credit	6	5	5	4	3
Legal assistance	45	44	39	37	36
Marine, Aviation and Transport	40	38	34	33	33

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.

## 5.11 Results

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

€ bn	2009	2010	2011	2012	2013
<b>Technical account result</b>	<b>0.6</b>	<b>0.7</b>	<b>0.8</b>	<b>0.6</b>	<b>0.4</b>
Income	11.4	11.4	11.1	11.0	10.8
Net accrued premium	10.7	10.9	10.6	10.5	10.3
Investment income technical account	0.6	0.5	0.4	0.5	0.4
Expenditure	10.8	10.7	10.3	10.4	10.4
Net loss suffered	7.0	7.1	6.8	6.9	6.9
Net operating expenses	3.7	3.6	3.4	3.5	3.4
<b>% net accrued premium</b>					
<b>Technical account result</b>	<b>6</b>	<b>6</b>	<b>7</b>	<b>6</b>	<b>4</b>
Income	106	105	104	105	105
Net accrued premium	100	100	100	100	100
Investment income technical account	6	4	4	4	4
Expenditure	100	99	97	99	101
Net loss suffered	65	65	64	65	67
Net operating expenses	34	33	32	33	33

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.

5.12 Policies

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

	2008	2009	2010	2011	2012
<b>Fire</b>					
Contents	6.2	6.1	6.0	5.9	5.9
Buildings	3.6	3.6	3.6	3.6	3.8
<b>Motor vehicles</b>					
Motorcycle	0.3	0.3	0.3	0.3	0.3
Passenger cars	6.5	6.7	6.6	6.6	6.7
<b>Other</b>					
General liability, family	5.4	5.3	5.3	5.7	5.9
Legal assistance, family	2.4	2.4	2.5	2.4	2.5
Multitrip travel insurance	2.2	2.3	2.6	2.6	2.9

Source: Dutch Association of Insurers

### 5.13 Premium by policy type

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

	2008	2009	2010	2011	2012
<b>Fire</b>					
Contents	119	122	125	120	121
Buildings	202	208	207	212	211
<b>Motor vehicles</b>					
Motorcycle	120	114	109	111	106
Passenger cars	422	406	403	400	382
<b>Other</b>					
General liability, family	40	40	40	40	41
Legal assistance, family	129	134	140	143	144
Multitrip travel insurance	76	76	74	72	73

Source: Dutch Association of Insurers

### 5.14 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

<b>Claim frequency (%)</b>	2008	2009	2010	2011	2012
<b>Fire</b>					
Contents	4	5	6	6	7
Buildings	7	7	10	10	10
<b>Motor vehicles</b>					
Cars, accidental damage	19	21	19	16	14
Cars, third party	5	5	5	5	4
 <b>Average claim size (€)</b>					
<b>Fire</b>					
Contents	1,200	1,220	1,310	1,260	1,120
Buildings	1,570	1,500	1,550	1,520	1,450
<b>Motor vehicles</b>					
Cars, accidental damage	930	820	920	970	890
Cars, third party	2,340	2,340	2,150	2,310	2,490

Source: Dutch Association of Insurers

### 5.15 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)

	2009	2010	2011	2012	2013
<b>Claims to be dealt with (number)</b>	<b>53,164</b>	<b>57,174</b>	<b>54,255</b>	<b>48,463</b>	<b>47,472</b>
Stolen cars	433	420	380	365	393
Objection on principle	70	83	106	86	88
Insolvent insurance company		210	60		
Uninsured vehicles	2,199	2,254	1,989	1,617	1,464
Unidentified vehicles	50,462	54,207	51,720	46,395	45,527
<b>Settled claims (number)</b>	<b>42,501</b>	<b>44,222</b>	<b>42,156</b>	<b>37,704</b>	<b>37,011</b>
<b>Paid amounts (€ in thousands)</b>	<b>59,786</b>	<b>66,876</b>	<b>68,033</b>	<b>58,998</b>	<b>57,993</b>
Stolen cars	1,468	1,898	2,152	1,846	1,622
Conscientious objection	493	882	708	194	136
Insolvent insurance company		815	2,618	1,169	235
Uninsured vehicles	7,453	9,342	7,842	6,874	7,821
Unidentified vehicles	50,372	53,939	54,713	48,915	48,179

Source: [Waarborgfonds Motorverkeer](#)

5.16 (Im)movable property

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

	2009	2010	2011	2012	2013
<b>Dwellings*</b>	<b>7,172</b>	<b>7,218</b>	<b>7,266</b>	<b>7,449</b>	<b>7,535</b>
<b>Total vehicles</b>	<b>10,397</b>	<b>10,523</b>	<b>10,656</b>	<b>10,704</b>	<b>10,707</b>
The number of which are motor vehicles	9,340	9,452	9,572	9,612	9,610
Industrial vehicles	2,151	2,151	2,150	2,136	2,120
Trailers and semitrailers	1,057	1,071	1,085	1,092	1,097
Corporate motor vehicles	1,094	1,080	1,066	1,043	1,024
The number of which are delivery vans	872	861	850	832	815
Passenger cars	7,622	7,736	7,859	7,916	7,932
Owned by natural persons	6,749	6,876	6,989	7,043	7,063
Motorcycles	623	636	647	653	654

Source: CBS

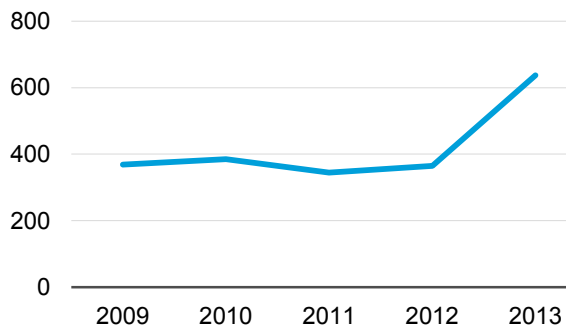
\* New series from 2012.

### Major losses

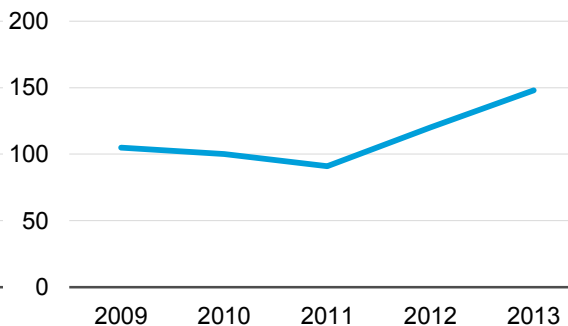
#### Fires costing millions

Operating loss due to fire from 1 million of euros onwards.

Fires costing millions: cost of claims (€ m)



Fires costing millions: number



Source: Nivre, Dutch Association of Insurers



### Top 5 of loss days for private households:

**1 18 January 2007: 170 million euros**

The Kyrill storm raged. The storm killed 47 people in Europe, 7 of whom in the Netherlands. On that day, the damage to homes amounted to 170 million euros.

**2 28 October 2013: 100 million euros**

The St. Jude storm hit Europe, killing 18 people, 3 of whom in the Netherlands. The damage to homes amounted to 100 million euros.

**3 27 October 2002: 75 million euros**

A heavy storm hit Europe. 29 people were killed, 4 of whom in the Netherlands. The damage to homes amounted to 75 million euros.

**4 13 May 2000: 65 million euros**

The Enschede fireworks disaster; 23 people were killed and the damage to homes amounted to 65 million euros.

**5 26 May 2009: 32 million euros**

Rain, a thunderstorm and hail caused 32 million euros worth of damage to homes.

### Checklistbrand.nl

It is estimated that one in ten fires is due to negligence when working with a high fire hazard. The Association has therefore published a checklist to inform employers of these risks and of the (preventive) measures that can be taken. Insurers have the option to recover any losses caused by negligence or careless acts.

### Waste container fires

Waste container fires that spread to neighbouring companies, shops and dwellings cause millions of euros of damage every year. In 2013 and the first four months of 2014, the associated loss is estimated at just over 20 million euros. Employers seem to be insufficiently aware of the fire risk presented by waste containers and packaging material close to their exterior walls. A lot of damage can be prevented with simple measures - from properly tidying up to a lock on the waste containers.

5.17 Theft of motor vehicles

Registered thefts of motor vehicles (number)

	2009	2010	2011	2012	2013
<b>Total</b>	<b>29,942</b>	<b>32,173</b>	<b>34,033</b>	<b>32,986</b>	<b>32,053</b>
Mopeds	13,276	14,984	16,869	16,183	14,487
Passenger cars	11,027	11,733	11,658	11,396	11,761
Light corporate vehicles	2,369	2,328	2,188	2,180	2,501
Motorcycles	2,112	1,867	1,996	1,807	1,963
Trailers	896	1,022	1,155	1,173	1,153
Heavy corporate vehicles	262	239	167	247	188

Source: AVc

## 5.18 Crimes

Registered court criminal proceedings (number, in thousands)

	2008	2009	2010	2011	2012*
<b>Total number of crimes</b>	<b>260</b>	<b>231</b>	<b>209</b>	<b>225</b>	<b>218</b>
Property crimes	72	68	64	73	72
Violent crimes and sexual offences	51	46	41	44	45
Driving offences	50	41	38	40	35
Vandalism, crimes against public order or authority	37	31	26	27	26
Drug crimes	17	15	13	14	15
Violation of other criminal laws	23	20	15	13	13
Other crimes according to the Dutch Criminal Code	7	7	7	8	8
Crimes involving (fire)arms	5	4	4	5	5

Source: CBS

\* Preliminary figures.

### 5.19 Road traffic victims

Road traffic victims and serious road injuries (number)

	2009	2010	2011	2012	2013
<b>Total road traffic victims</b>	<b>720</b>	<b>640</b>	<b>661</b>	<b>650</b>	<b>570</b>
< 15 years	24	18	19	25	9
15 years	69	46	45	29	41
20 years	134	114	99	106	103
30 years	83	69	58	64	38
40 years	69	78	73	77	56
50 years	68	72	67	70	68
60 years	75	66	74	77	55
70 years	91	83	100	107	99
> 80 years	107	94	126	95	101
Men	524	475	477	479	419
Women	196	165	184	171	151
Passenger cars	296	246	231	232	193
Bicycles	185	162	200	200	184
Mopeds	67	62	74	73	85
Pedestrians	68	72	74	68	56
Motorcycles	70	63	52	54	29

## Dutch Insurance Industry in Figures 2014

	2009	2010	2011	2012	2013
Vans, trucks	28	27	22	19	22
Other participation	1	7	7	3	1
Unknown participation	5	1	1	1	0
<b>Total number of serious road injuries</b>	<b>18,880</b>	<b>19,100</b>	<b>20,100</b>	<b>19,200</b>	<b>*</b>

Source: CBS, SWOV

\* Not yet available.

## 6 Health & Accident

### 6.1 Turnover

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

	2009	2010	2011	2012	2013
<b>Total Health &amp; Accident</b>	<b>40.5</b>	<b>43.4</b>	<b>44.5</b>	<b>43.8</b>	<b>45.1</b>
Income	4.0	4.0	4.0	3.9	3.7
Medical expenses	36.5	39.4	40.5	39.9	41.4
Basic	32.3	35.1	35.9	35.2	36.9
Supplementary	4.2	4.3	4.5	4.7	4.4

Source: DNB

### 6.2 Distribution

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

	2008	2009	2010	2011	2012
Direct writing	70	74	72	68	70
Intermediaries	30	26	28	32	30

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.

### 6.3 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

	2009	2010	2011	2012	2013
<b>Total Non-life insurance companies</b>	<b>225</b>	<b>213</b>	<b>183</b>	<b>167</b>	<b>149</b>
Number that are active in the sector/product cluster*					
Income	74	64	52	47	47
Medical expenses					
Basic	30	29	28	29	27
Supplementary	24	22	21	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

#### 6.4 Largest insurance companies – Income sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 100 m in 2013 (€ m)

	2009	2010	2011	2012	2013
Achmea Schade	348	409	746	712	687
Amersfoortse Schade	572	571	611	563	583
Nationale-Nederlanden Schade	443	438	530	547	498
Goudse Schade	218	234	283	293	252
Aegon Schade	206	202	216	220	243
Delta Lloyd Schade	214	221	250	234	239
a.s.r. Schade	288	280	256	232	210
Movir	173	201	196	196	202
Reaal Schade	135	139	142	130	131
Loyalis Schade	79	107	106	110	113

Source: DNB



## 6.5 Results – Income sector

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

€ bn	2009	2010	2011	2012	2013
<b>Technical account result</b>	<b>0.6</b>	<b>0.4</b>	<b>0.2</b>	<b>-0.3</b>	<b>0.2</b>
Income	3.9	4.0	4.1	4.3	4.1
Net accrued premium	3.6	3.7	3.7	3.7	3.6
Investment income technical account	0.3	0.3	0.3	0.5	0.3
Expenditure	3.3	3.6	3.9	4.5	3.9
Net loss suffered	2.3	2.6	3.0	3.5	3.0
Net operating expenses	0.9	0.9	0.9	0.9	0.9
<b>% net accrued premium</b>					
<b>Technical account result</b>	<b>17</b>	<b>10</b>	<b>5</b>	<b>-7</b>	<b>5</b>
Income	109	108	112	116	114
Net accrued premium	100	100	100	100	100
Investment income technical account	9	8	9	12	9
Expenditure	93	98	107	123	108
Net loss suffered	65	71	81	96	82
Net operating expenses	25	24	25	26	25

Source: DNB

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

## 6.6 Largest insurance companies – Healthcare sector

Risk bearers under the supervision of DNB with turnover (gross written premium) exceeding € 1 bn in 2012 (€ m)

	2009	2010	2011	2012	2013
CZ Zorg	5,090	5,374	5,643	5,594	5,877
Zilveren Kruis Achmea Zorg	3,367	5,653	5,667	5,537	5,793
VGZ	3,945	4,572	5,513	5,205	5,782
Menzis Zorg	3,963	3,949	4,041	4,171	4,100
Agis Zorg	3,056	3,240	3,349	3,157	3,110
Univé Zorg	1,519	1,812	1,840	1,824	1,906
Iza	1,425	1,614	1,522	1,507	1,568
De Friesland Zorg	991	992	1,033	1,079	1,107
Zorg en Zekerheid Zorg	891	976	1,038	979	1,056

Source: DNB

## 6.7 Results – Healthcare sector

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

€ bn	2009	2010	2011	2012	2013
<b>Technical account result</b>	<b>0.7</b>	<b>0.5</b>	<b>0.5</b>	<b>1.2</b>	<b>1.4</b>
Income	35.6	37.3	37.5	38.6	40.1
Net accrued premium	35.2	37.1	37.3	38.4	39.9
Investment income technical account	0.2	0.1	0.1	0.2	0.1
Expenditure	34.8	36.9	37.0	37.4	38.7
Net loss suffered	33.0	35.2	35.5	35.7	37.1
Net operating expenses	1.5	1.5	1.6	1.6	1.6
<b>% net accrued premium</b>					
<b>Technical account result</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>4</b>
Income	101	101	101	101	101
Net accrued premium	100	100	100	100	100
Investment income technical account	1	0	0	0	0
Expenditure	99	99	99	98	97
Net loss suffered	94	95	95	93	93
Net operating expenses	4	4	4	4	4

Source: DNB