

Press release

Insurer to enter into partnership with Amber Achmea to be the first company to insure shared, self-driving vehicles in the Netherlands

Zeist/Eindhoven, 10 October 2017 – Achmea is the first company in the Netherlands to insure shared, self-driving electric vehicles. The insurer signed an agreement with the Eindhoven-based scale-up, Amber, this afternoon. Instead of selling cars, Amber uses cars to offer on-demand mobility. Achmea is actively engaged in creating innovative products and services that are consistent with the latest developments in self-driving cars. In doing so, Achmea is responding to the future in which there will be a reduced need for traditional motor insurance.

From claims history to real-time data

The world of mobility is changing faster than ever. One manifestation of this is the development of self-driving cars and the transformation from car ownership to car-sharing. This has convinced Robert Otto, member of the Executive Board of Achmea, that the current motor insurance will be remodelled. He cites an example: "Some of the data we currently use to calculate premiums will soon no longer be relevant. In the future, we will no longer work with statistical data (claims history), but real-time data."

Otto continues: "Nobody knows what the future will look like exactly. But we can't and don't want to wait and see. It is our ambition to be a leading player and so we need to take the lead now and explore new avenues with partners such as Amber and set the course, so that we can be one step ahead of the future. Our customers can be assured that their self-driving cars will be properly insured 'as normal."

Via brands such as Centraal Beheer and Interpolis, Achmea has 2.3 million motor insurance policies in its portfolio, making it the largest motor insurer in the Netherlands.

Smart mobility

The Amber self-driving cars that Achmea plans to insure will move themselves autonomously without a driver having to take corrective action. The software in these vehicles uses real-time data to predict when and where the demand is greatest. This is how Amber ensures that the vehicles are always located where they are needed.

Sustainable solution

The self-driving, shared car that Amber will be producing from 2021 (called the Amber One) is fully electric and has double of the life of a traditional vehicle. Parts can be replaced easily. This makes the self-driving car particularly suitable for sharing, which means that fewer cars are needed on the roads. This offers a considerable environmental benefit.

Amber currently manages several dozen electric BMW i3s, which are used for car-sharing on the High Tech Campus in Eindhoven. Next year, this will be expanded to include tests on closed roads. Amber's fleet will quickly grow to several thousand vehicles over the next few years.

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Achmea is the cooperative parent company of strong insurance brands such as Centraal Beheer, Interpolis and Zilveren Kruis. Together they form the largest insurance group in the Netherlands. Achmea has a mutual background and balances the interests of customers, business partners, staff and stakeholders. Achmea customers contributed premiums of around €20 billion in 2016 to provide health insurance, non-life insurance, pensions and life insurance. In addition to its home market of the Netherlands, Achmea (15,000 employees) is also active in five other countries. www.achmea.nl