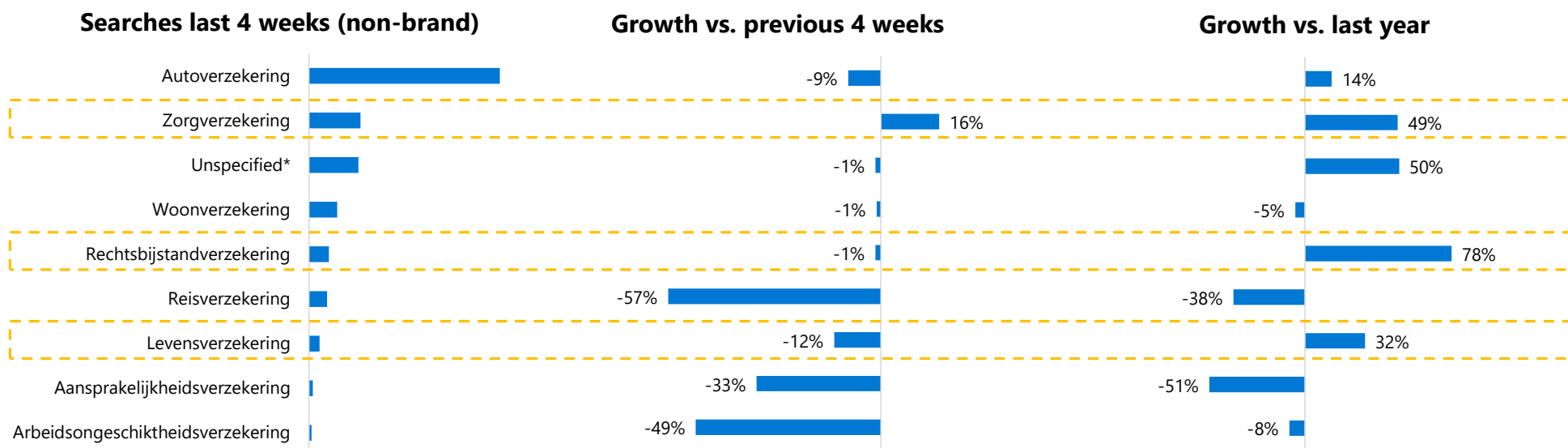




Bite Sized Insights: NL Insurance Trends

2020-16-04

Health, legal protection and life insurance categories are top growth categories in insurance



- Compared to last 4 weeks before lockdown volume for insurance categories in general is declining (except health)
- Comparing volume to last year reveals significant consumer interest growth in **zorgverzekering** (health insurance), **rechtsbijstandverzekering** (legal protection insurance) and **levensverzekering** (life insurance), which all can (theoretically) be related to COVID-19 outbreak
- **'Unspecified'** searches like 'verzekeringen', 'verzekeringen vergelijken' etc. are an opportunity to capture a researching audience

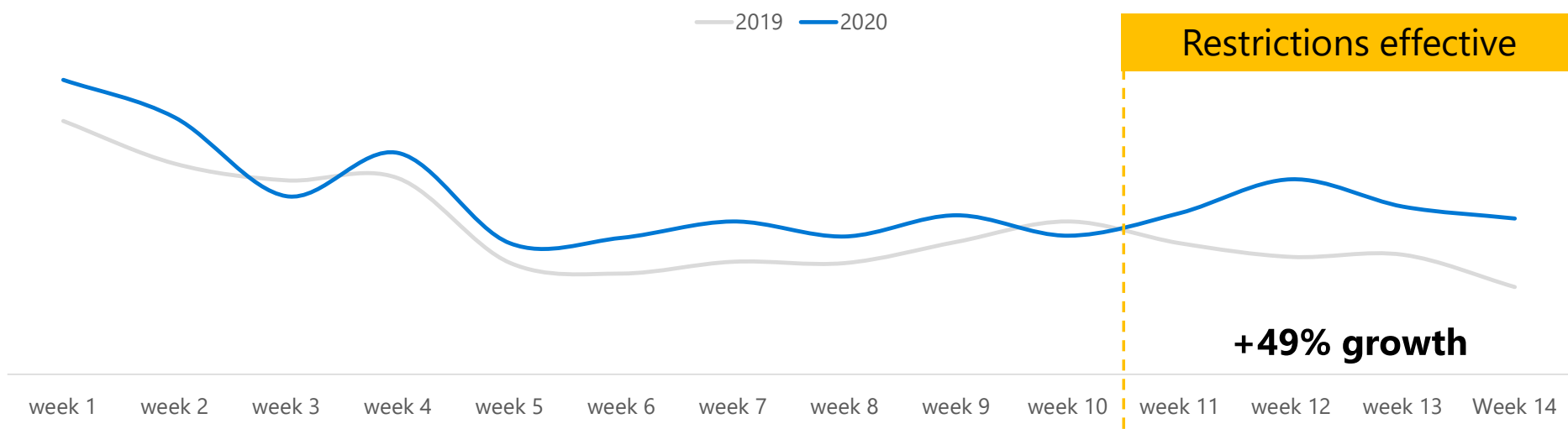
Last 4 weeks defined as Sun 15 Mar – Sat 11 Apr 2020, previous 4 weeks as Sun 16 Feb – Sat 14 Mar 2020, and last year as Sun 17 Mar – Sat 13 Apr 2019 (nation wide restrictions went into effect on March 13 and March 15)

*) Unspecified: No insurance type was identified, brand-/inboedel-/opstal-/woonhuis-/huis-/woonverzekering and related insurances are all bundled under 'woonverzekering' category

Source: Microsoft Internal, The Netherlands, Bing and Yahoo! Search Core Network, only non-brand terms

Health insurance searches grow further as threat of COVID-19 becomes more evident

Weekly searches 'zorgverzekering' (health insurance) related queries

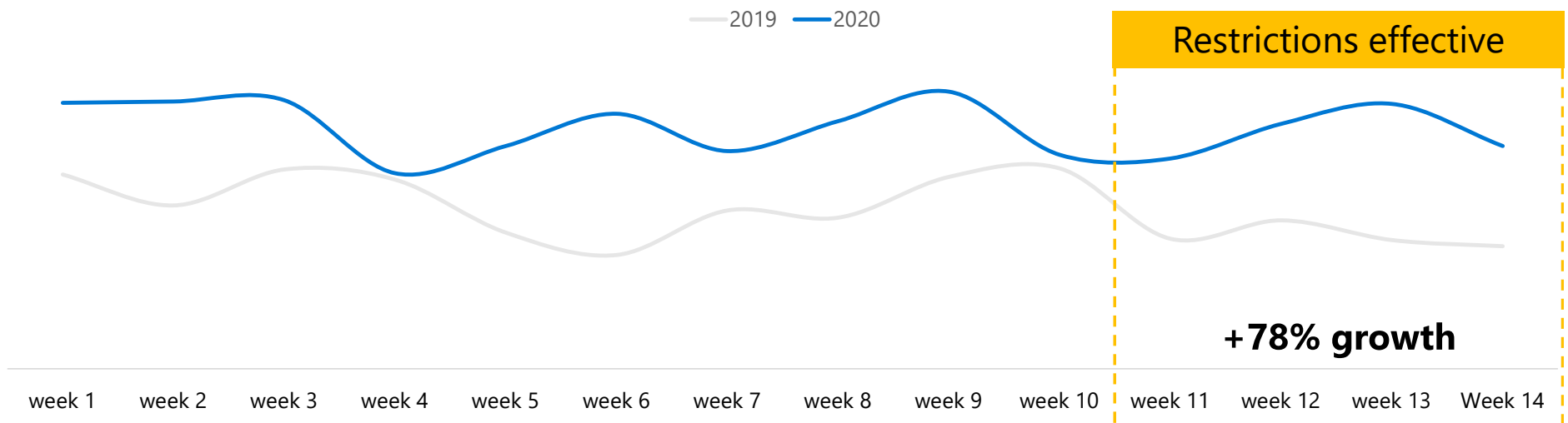


- Year-to-date searches for **health insurance** related queries have grown +15% compared to last year (pre-lockdown)
- Last 4 weeks (nationwide lockdown) show accelerated growth (+49% vs. +16% in previous 4 weeks)
- Potentially people want to get a better understanding of how well they are covered

Last 4 weeks are week 11 – 14, covering the period 15 Mar - 11 Apr 2020, previous 4 weeks covers weeks 7 - 10 (16 Feb - 14 Mar 2020)
Source: Microsoft Internal, The Netherlands, Bing and Yahoo! Search Core Network, non-brand terms only

Legal protection insurance searches growth potentially driven by uncertainty of restrictions

Weekly searches 'rechtsbijstandverzekering' (legal protection insurance) related queries

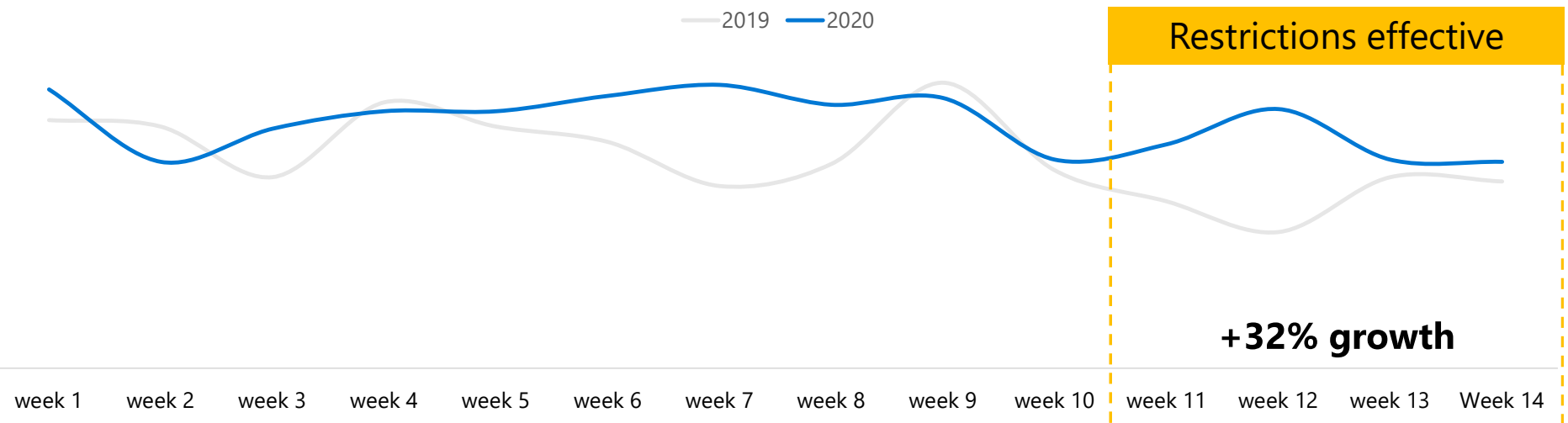


- Searches for **legal protection insurance** have been significantly growing throughout this year (+43% pre-lockdown)
- Acceleration in growth: weeks 11-14 growth is **+78%** vs. +36% in weeks 7-10
- It seems that uncertainty surrounding the legal implications of the COVID-19 restrictions has created interest in legal protection

Last 4 weeks are week 11 – 14, covering the period 15 Mar - 11 Apr 2020, previous 4 weeks covers 16 Feb - 14 Mar 2020
Source: Microsoft Internal, The Netherlands, Bing and Yahoo! Search Core Network, non-brand terms only

Life insurance growth has been accelerating as threat of COVID-19 becomes more evident

Weekly searches 'levensverzekering' (life insurance) related queries



- Interest in **life insurance** has been growing year to date (+11% pre-lockdown)
- Lockdown period may drive some acceleration in growth with **+32%** vs. +18% in previous 4 weeks
- Insecurity about COVID-19 may have driven this interest

Last 4 weeks are week 11 – 14, covering the period 15 Mar - 11 Apr 2020, previous 4 weeks covers 16 Feb - 14 Mar 2020
Source: Microsoft Internal, The Netherlands, Bing and Yahoo! Search Core Network, non-brand terms only