Bite Sized Insights:
NL Insurance Trends

2020-16-04
Health, legal protection and life insurance categories are top growth categories in insurance

<table>
<thead>
<tr>
<th>Searches last 4 weeks (non-brand)</th>
<th>Growth vs. previous 4 weeks</th>
<th>Growth vs. last year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autoverzekering</td>
<td>-9%</td>
<td>14%</td>
</tr>
<tr>
<td>Zorgverzekering</td>
<td>-1%</td>
<td>49%</td>
</tr>
<tr>
<td>Unspecified*</td>
<td>-1%</td>
<td>50%</td>
</tr>
<tr>
<td>Woonverzekering</td>
<td>-1%</td>
<td>-5%</td>
</tr>
<tr>
<td>Rechtsbijstandverzekering</td>
<td>-1%</td>
<td>78%</td>
</tr>
<tr>
<td>Reisverzekering</td>
<td>-57%</td>
<td>32%</td>
</tr>
<tr>
<td>Levensverzekering</td>
<td>-12%</td>
<td>-38%</td>
</tr>
<tr>
<td>Aansprakelijkheidsverzekering</td>
<td>-33%</td>
<td>-51%</td>
</tr>
<tr>
<td>Arbeidsongeschiktheidsverzekering</td>
<td>-49%</td>
<td>-8%</td>
</tr>
</tbody>
</table>

- 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

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

- 2019
- 2020

Restrictions effective

+78% growth

- 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

- 2019
- 2020

Restrictions effective

+32% growth

- 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