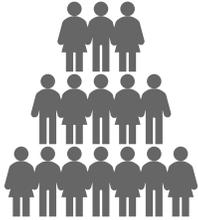


Data and digitalization trends: A glimpse into the transformation of the digital customer journey of the future

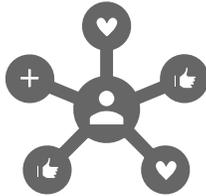
Gerke Witteveen, Chief Financial Officer @ NN Romania



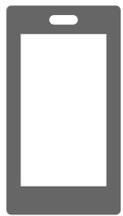
Digital habits in 2022, mobile-first



19+ million people in Romania
54.6% live in urban centers
33.2% are aged between 18 and 45



16.8 million are internet users and
13.3 million are social media users
88% internet penetration in Romania



27.4 million mobile connections

Users are expecting simple and easy interactions, to feel empowered directly on their primary device, their mobile.

93.6% of internet users go online on their mobile

Customer experience is changing



HARD TO GET THE ATTENTION

Consumers are more difficult to reach mentally and even harder to reach physically.

Attention span is now less than a goldfish and people also tend to multitask.



AND EASY TO LOSE IT

Online, they have about 2 seconds of attention for data regarding a brand.



LOW INTEREST

Insurance is a low interest category, despite a major protection gap.

When data meets business

**TO HAVE IMPACT, NUMBERS NEED
STORIES AND VICE VERSA**



Accelerating digitalization is key

Strategic Digital Transformation Pillars

Customer Experience



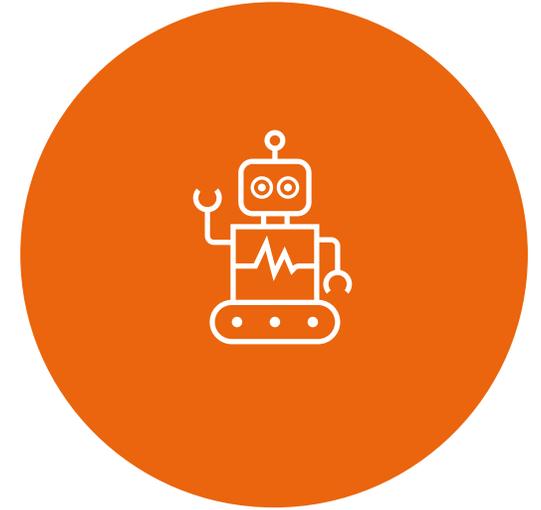
Data



Technology



Business Automation



Data-driven and customer-centric insurer of the future



NN