

BTA Strategy

2022–2025

What the
future holds



The New Consumer

Events of 2020 have had a fundamental impact on consumers' lives. Changes in the 7 basic human needs brought by the pandemic and other events are examined.

The New Consumer needs



Health & wellbeing

Renewed focus on hygiene · Preventive healthcare · Mental health · Home workouts · Greater use of telehealth



Connection

Shift to digital interaction · Surge in video chat platforms · Increased social media usage



Convenience

Rise of e-commerce · Preference for **local** · Increase in food delivery and **one-stop** shopping



Peace of mind

Concerns about the future · Worries about family members' health · Economic constraints · Changing regulations



Entertainment

Shift to digital entertainment · Gaming becomes a social activity · The growth of the metaverse · New **live** events



Trust

The pandemic drives an infodemic · Rise of scientist 'influencers' · Disinformation · Big tech on trial (again)



Fairness

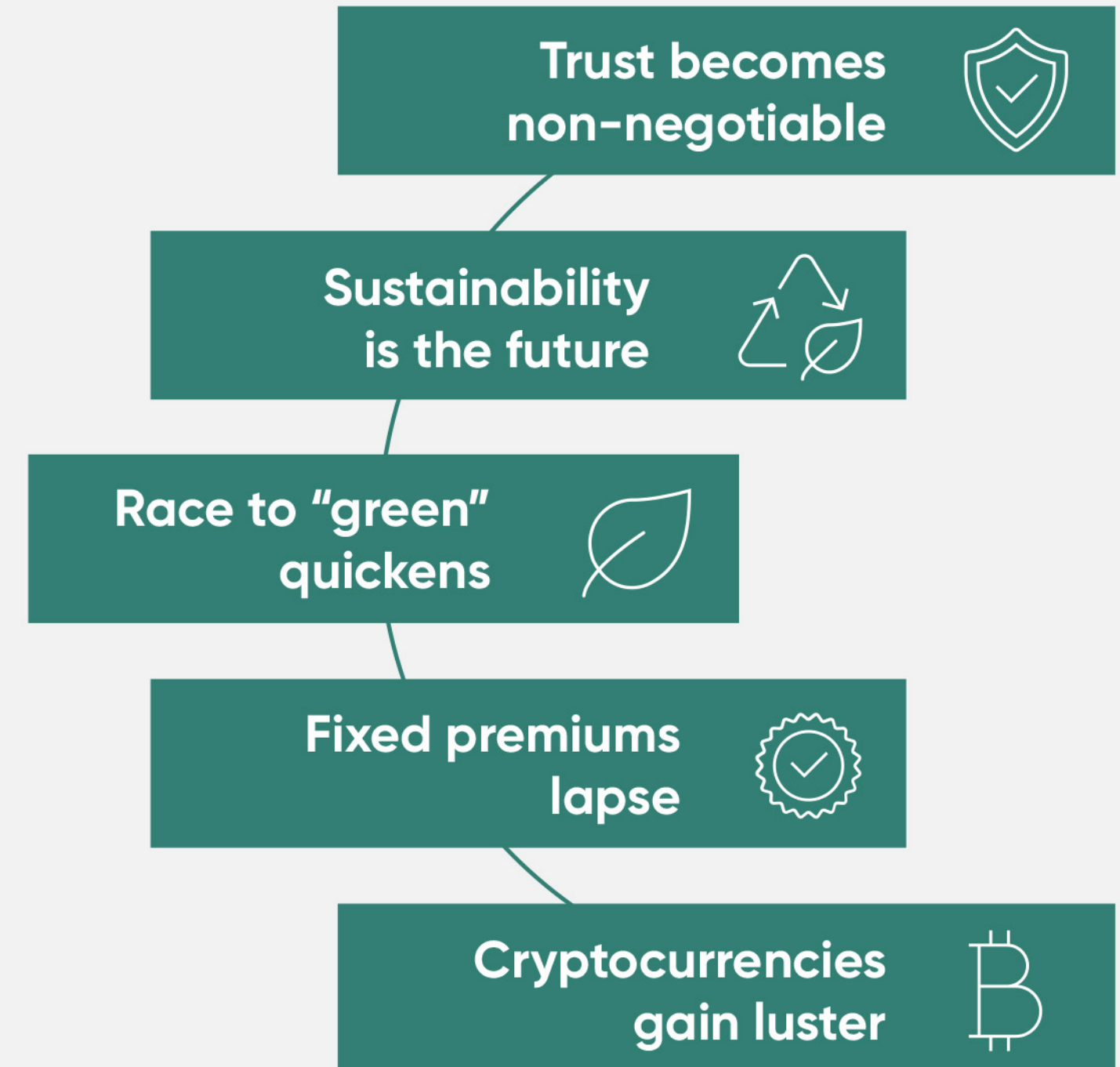
COVID-19 heightens existing inequalities · Global spread of Black Lives Matter protests · Concern about unemployment



Industry Trends

The future will surely deliver plenty of surprises but the following 10 trends might have a big impact on the insurance industry in the year ahead. Spotting them early will enable insurers to align their businesses to the changing needs of their customers and deliver new, potentially lucrative, products and services

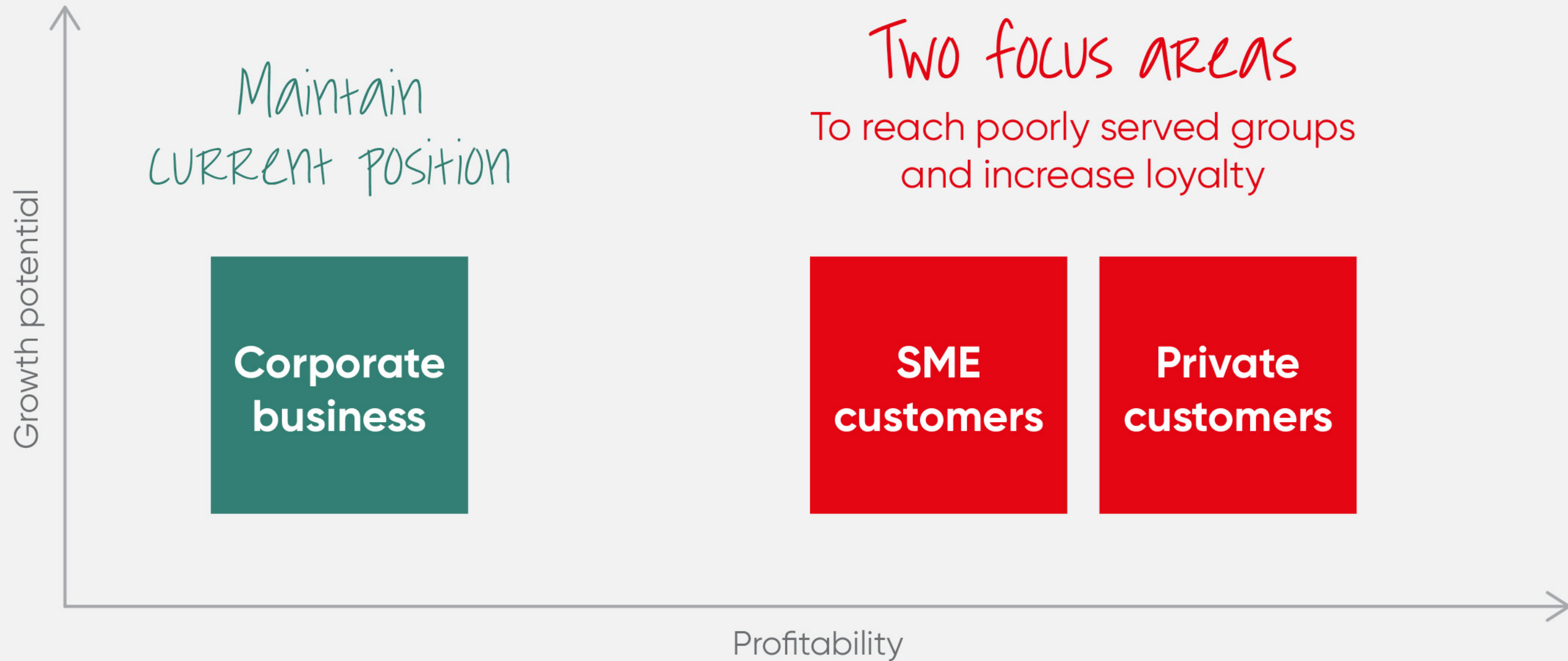
Industry trends





Where we will focus

Segments

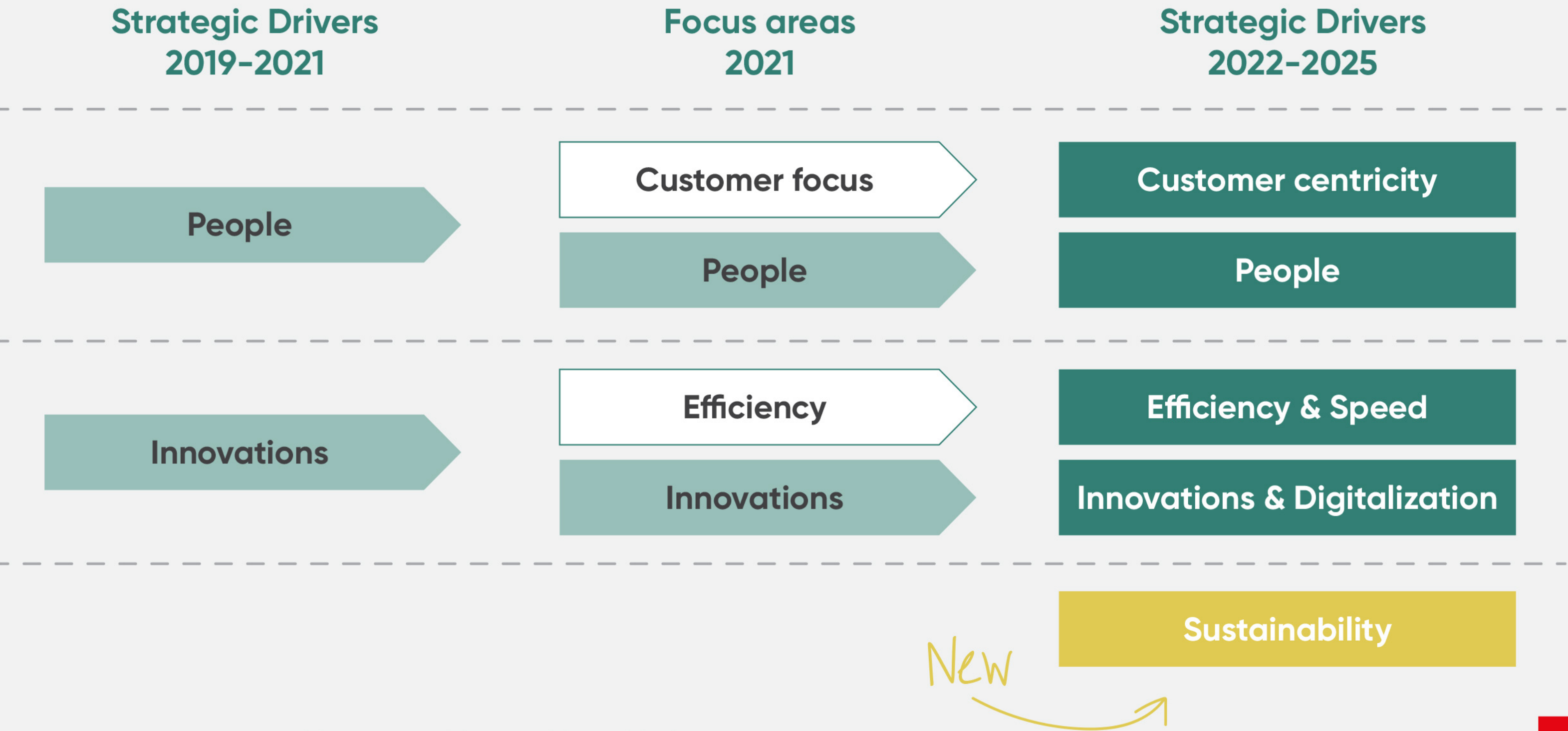




Desired future state

We will put our customers at the core of everything we do, in order to become an industry trendsetters, grow faster than the market while maintaining profitability.

Drivers



Business results that make us proud

**Double
the activity
of customer
acquisition**

(Growth from 4% to 8%)

2025 GWP

300

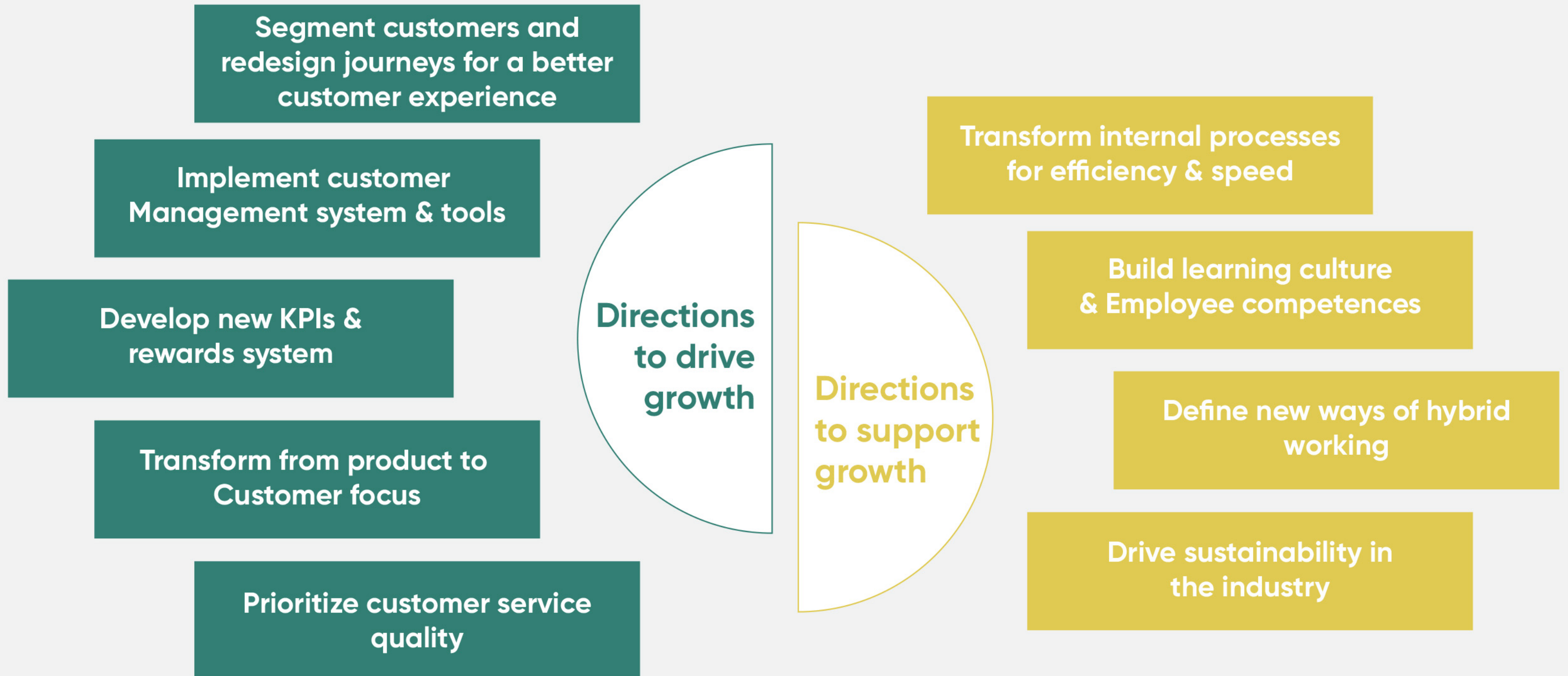
mEUR

2025 profit

15

mEUR

9 strategic directions 2022



Responsibility **made** **simple**

bta

VIENNA INSURANCE GROUP