

Affinity and Partnership Marketing in Financial Services in Germany

Series Prospectus

January 2009

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Which titles have been published?

Finaccord's new series titled *Affinity and Partnership Marketing in Financial Services in Germany* includes the following publications:

- Affinity and Partnership Marketing in Accident and Health Insurance in Germany
- Affinity and Partnership Marketing in Payment Cards and Consumer Finance in Germany
- Affinity and Partnership Marketing in Household and Home Emergency Insurance in Germany
- Affinity and Partnership Marketing in Life Insurance and Pensions in Germany
- Affinity and Partnership Marketing in Motor and Breakdown Recovery Insurance in Germany

Separate tables of contents are available for each of these studies on the relevant pages of the Finaccord web site with this single marketing prospectus covering the entire series.

Moreover, in addition to the written and graphic analysis, all reports in this series include a PartnerBASE™ *Excel* database which provide comprehensive and searchable details for products offered and partners used by all organisations covered by the research.

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What is the research?

The new *Affinity and Partnership Marketing in Financial Services in Germany* series provides unique insights and detailed intelligence into developments and opportunities in affinity and partnership marketing in financial services in the following partner categories and sub-categories:

- *not-for-profit affinity groups* - specialised automotive clubs, charities; educational institutions; lifestyle organisations; professional associations; sports organisations; trade associations; and trade unions;
- *financial institutions* - banks; savings and other public sector banks; co-operative banks; private banks; insurance companies; and online aggregators and brokers;
- *commercial entities* - airlines; general automotive clubs; automotive dealership groups; automotive manufacturers; estate agency groups; football clubs; Internet, media and telecoms entities; loyalty schemes; online price comparison providers; the Post Office; retailers; travel companies; utilities companies; and other commercial organisations.

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What methodology has been used?

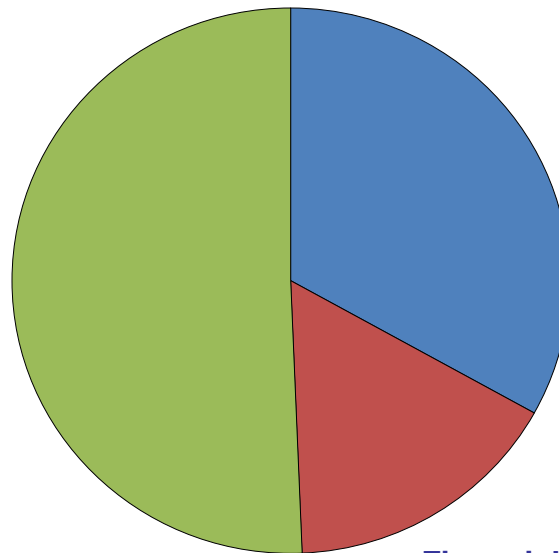
The survey of over 1,900 actual and potential affinity partners was carried out over a 12-week period between October and December 2008 and covers the vast majority of viable affinity distributors in the German consumer financial services market. The research embraces the following information:

- for each affinity group or partner considered, whether it offers the financial product or service in question;
- if provided, whether the product or service is offered through a partnership with an external company or in-house (including by means of a sister or subsidiary company);
- if provided through a partnership with an external company, the identity of the partner and the nature of the partnership.

Moreover, as a result of Finaccord's on-going program of primary research into best practice in affinity and partnership marketing in Europe, each report also contains a summary of relevant innovations in European countries apart from Germany during 2006, 2007 and 2008

How does the sample break down?

Not-for-profit affinity groups, 966 - of which 583 trade associations, 153 professional associations, 72 charities, 69 sports organisations, 36 trade unions, 23 educational institutions, 17 lifestyle organisations and 13 specialised automotive clubs.



Commercial entities, 630 - of which 237 retailers, 121 Internet, media and telecoms entities, 53 travel companies, 49 automotive manufacturers, 37 football clubs, 25 utilities companies, 21 airlines, 21 providers of online price comparisons, 18 automotive dealership groups, 12 estate agency groups, 10 automotive associations and 26 other miscellaneous organisations including the Post Office.

Financial partners, 311 - of which 90 insurers, 76 banks, 45 private banks, 38 online aggregators and brokers, 32 savings and other public sector banks and 30 co-operative banks.

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What is the structure of the reports?

0. *Executive Summary*: providing a concise evaluation of the principal findings of the report.
1. *Introduction*: offering rationale for the report, a detailed description of the methodology and associated definitions.
2. *Market Overview*: an overview of the competitive structure for affinity and partnership marketing of financial services.
3. *Not-for-Profit Affinity Groups*: a detailed investigation into the current status of partnerships for the product(s) and service(s) in question analysed separately (where relevant) for each of: specialised automotive clubs; charities; educational institutions; lifestyle organisations; professional associations; sports associations; trade associations; trade unions; and other not-for-profit affinity groups.
4. *Financial Partners*: as for chapter 3 but with separate analysis (where relevant) of: banks; savings and public sector banks, co-operative banks; private banks; insurance companies; and online aggregators and brokers.
5. *Commercial Entities*: as for chapter 3 but with separate analysis of: airlines; automotive associations; automotive dealerships, repair shops and supermarkets; automotive manufacturers; cricket and rugby clubs; estate agents; football clubs; Internet, media and telecoms entities; on-line price comparison providers; retailers; travel companies; utilities companies; and other commercial entities (e.g. loyalty schemes and the Post Office).
6. *European Innovations*: a quarter-by-quarter review of innovative developments in affinity and partnership marketing of banking and insurance products elsewhere in Europe during 2006 and 2007.

What are the key features of the series?

Key features of this series include:

- five separate studies covering accident and health insurance, payment cards and consumer finance, household and home emergency insurance, life insurance and pensions, and motor and breakdown recovery insurance;
- results drawn from the largest ever survey of over 1,900 actual and potential affinity and partnership marketing distributors of financial services in Germany;
- provider market shares by number of relationships: which providers of banking and insurance products are strong in each segment of the affinity and partnership marketing channel?
- coverage of innovative new partnerships in affinity and partnership marketing of banking and insurance products in European countries apart from Germany established during 2006, 2007 and 2008;
- identification and analysis of attractive affinity and partnership marketing opportunities both by type of product and category of partner.

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How can the research be used?

You may be able to use this series of reports and the PartnerBASE™ databases that accompany it in one or more of the following ways:

- drill down into the detail lying behind affinity and partnership marketing schemes for the specific financial categories in which you are interested;
- gain access to research that chronicles the vast majority of affinity and partnership marketing opportunities in financial services in Germany;
- benchmark the competitive position of your own organisation in affinity and partnership marketing and spot opportunities for displacing rivals;
- gain a wider perspective from learning about recent innovations in affinity and partnership marketing of banking and insurance products outside of Germany;
- plan your future affinity and partnership marketing strategy armed with the best market and competitor intelligence available on this subject.

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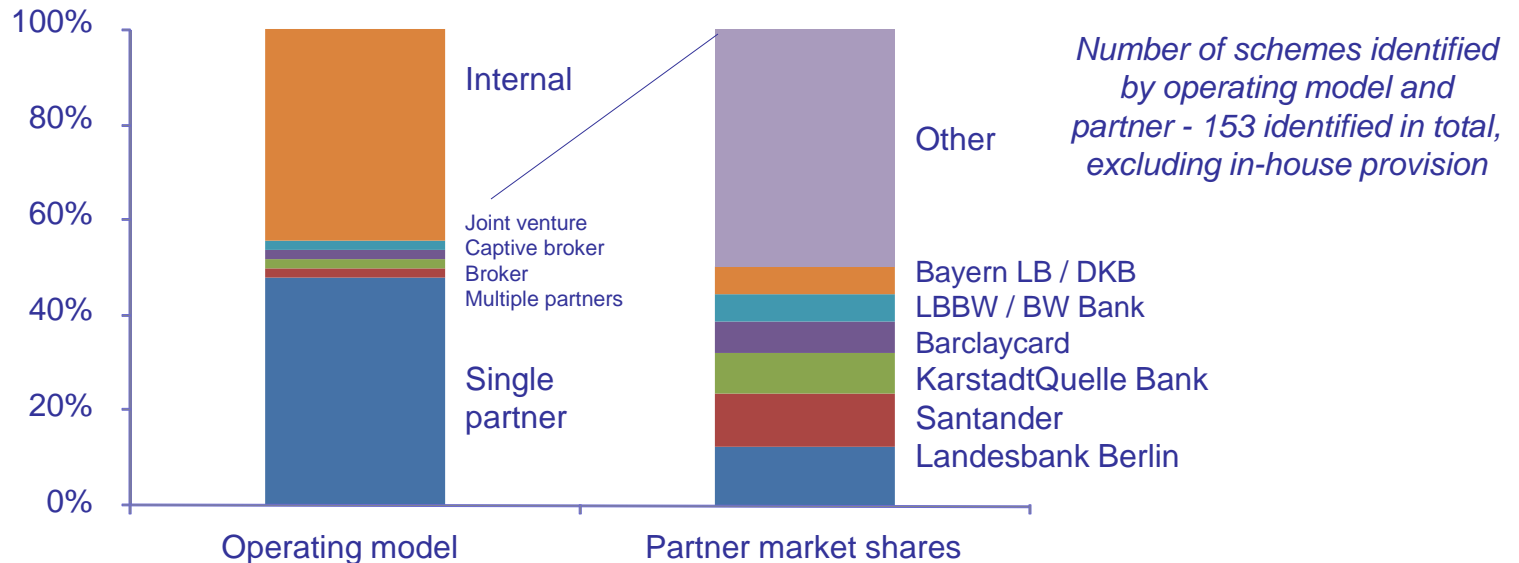
Who can use the research?

1. *Banking institutions:* the report dealing with payment cards and personal loans will be directly relevant while those focused on insurance will provide insights into where different kinds of bank belong in the wider market for affinities and partnerships;
2. *Insurance companies:* understand the prospects for affinity and partnership marketing across each of the main lines of personal insurance and the extent to which partner organisations are opting for solutions based around brokerage;
3. *Affinity and corporate partners:* if your organisation is thinking of developing a banking or insurance proposition for its customers, members or supporters, this research will provide you with insights about comparable initiatives in Germany;
4. *Management consultancies:* are you helping an organisation in any of the preceding categories with its distribution strategy? This research will help you to evaluate the options in affinity and partnership marketing, saving time and effort on researching the subject yourself.

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What are some of the key findings?

1. Landesbank Berlin and Santander are the most prolific issuers of affinity and co-branded payment cards in Germany



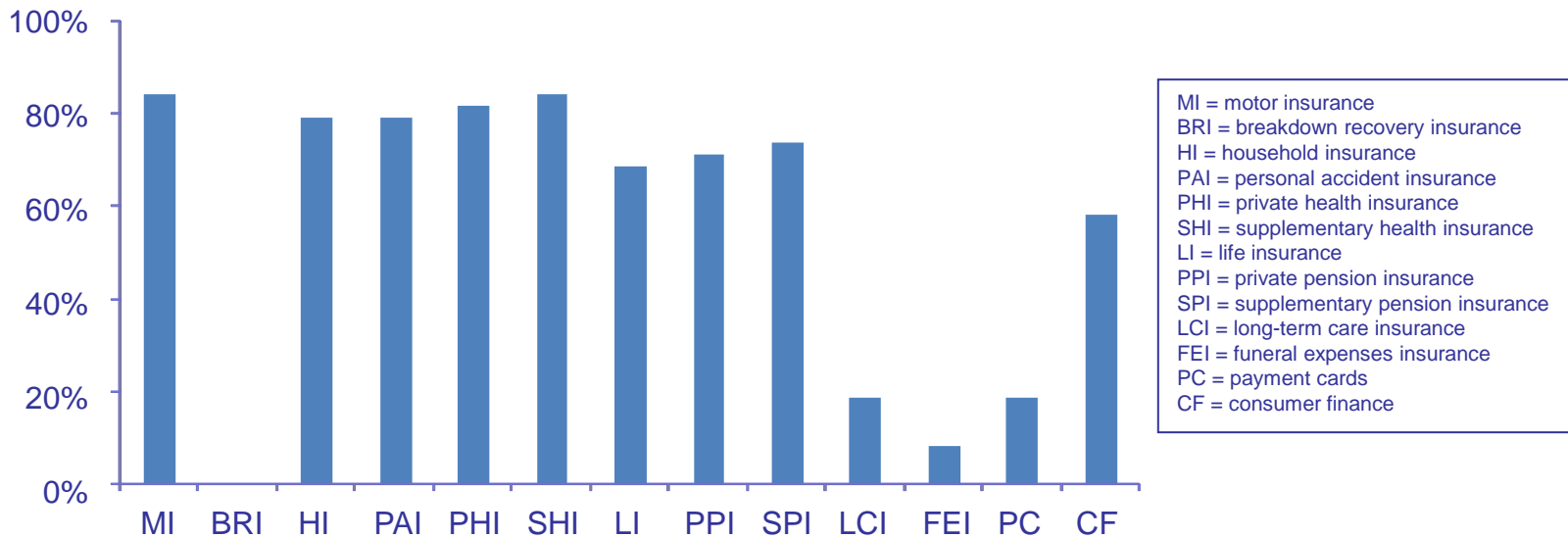
Source: Finaccord PartnerBASE

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What are some of the key findings? (cont.)

2. Online aggregators and brokers are active as affinity distributors across many categories of consumer financial services

% of online aggregators and price comparison providers offering each financial service

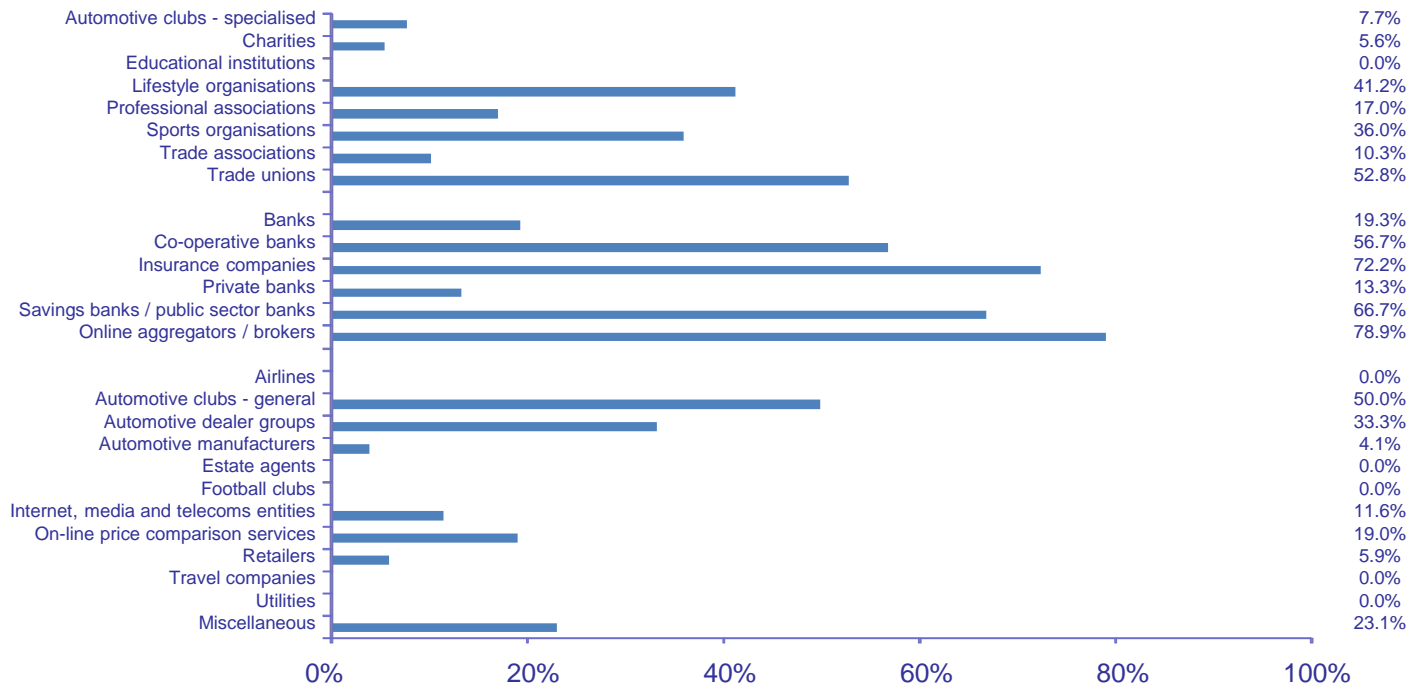


Source: Finaccord PartnerBASE

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What are some of the key findings? (cont.)

3. Affinity and partnership marketing schemes for personal accident insurance are in place across a broad range of distributor groups



Source: Finaccord PartnerBASE

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What are some of the key findings? (cont.)

4. Key findings from the five executive summaries include:

- partly as a result of the sheer size of the market for accident and health insurance in Germany, Finaccord's research indicates that initiatives in affinity and partnership marketing in this particular field are at least as diverse and numerous as they are in other European countries.
- the widespread consolidation and restructuring occurring in the German banking sector during the final quarter of 2008 will have a fundamental impact on future opportunities in affinity and partnership marketing of life insurance and pensions, as insurance companies compete to win the most promising relationships;
- with no shortage of programs for affinity and co-branded payment cards already up and running in Germany, the real problem for card issuers is how to make a genuine success of existing schemes and how to identify new initiatives that will replicate the success of a handful of leading programs ;
- for the future, Finaccord believes that the increasing proportion of motor insurance sales realised via the Internet means that affinity partners with a strong online presence and insurance providers with proven online marketing capabilities will be those that are best-placed to prosper.

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What is the cost and format?

Individually, the price for each report in the *Affinity and Partnership Marketing in Financial Services in Germany* series is €1,495.00 including dispatch of a standard *Adobe Acrobat* PDF document and / or hard copy. The PartnerBASE™ that accompanies each report at no further charge is in *Microsoft Excel* format. However, a discount scale applies to purchases of more than one report in the series as shown below:

VOLUME REQUIRED	FULL PRICE	% DISCOUNT	DISCOUNTED PRICE
1	€1,495.00	0.0%	€1,495.00
2	€2,990.00	5.0%	€2,840.50
3	€4,485.00	10.0%	€4,036.50
4	€5,980.00	15.0%	€5,083.00
5	€7,475.00	20.0%	€5,980.00

VAT at 15.0% will be added to the basic price for UK customers except for where the request is for hard copy only.

Costs quoted are for a single site user license only.

For corporate user licence options, please see the next slide for further details.

Printing and postage costs of €30 will be payable for each report ordered if hard copy is required.

Each of the reports in this series is of between 80 and 110 pages in length.

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How can the research be purchased?

Simple. Just go to the relevant area of the Finaccord web site available at www.finaccord.com/order_de_apmr.htm and fill in the online order form, clearly indicating:

- report required
- type of corporate user licence, if required *
- billing name
- address and e-mail address
- purchase order number, if applicable

Please allow up to one working day for the delivery of electronic copy by e-mail.

* For the **corporate user licence** please choose one of the following options:

1. One office, one country: no supplement over and above basic cost of reports ordered
2. Multiple offices, one country: additional 20% over and above basic cost of reports ordered
3. Multiple offices, two to ten countries: additional 50% over and above basic cost of reports ordered
4. Global (unlimited offices in unlimited countries): additional 100% over and above basic cost of reports ordered

VAT at the prevailing rate will be added to the price of any corporate user licence acquired by UK-based buyers.

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