

Affinity and Partnership Marketing in UK Financial Services

Series Prospectus

April 2010

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Prospectus contents

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Which titles have been published?

Finaccord's new *Affinity and Partnership Marketing in UK Financial Services* series extends to the following titles:

- Affinity and Partnership Marketing in UK Accident and Health Insurance
- Affinity and Partnership Marketing in UK Household and Home Emergency Insurance
- Affinity and Partnership Marketing in UK Life Insurance, Retirement Products and Financial Advice
- Affinity and Partnership Marketing in UK Mortgages and Savings Accounts
- Affinity and Partnership Marketing in UK Motor and Breakdown Recovery Insurance
- Affinity and Partnership Marketing in UK Payment Cards and Consumer Finance
- Affinity and Partnership Marketing in UK Pet Insurance
- Affinity and Partnership Marketing in UK Travel Insurance

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

In addition, a further report titled *Affinity and Partnership Marketing in UK Commercial Non-Life Insurance* is also available for which a separate report prospectus and table of contents can be obtained.

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What is the research?

The new *Affinity and Partnership Marketing in UK Financial Services* 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* - charities; lifestyle organisations; political parties; professional associations; sports organisations; trade associations; trade unions; and universities;
- *financial institutions* - banks; building societies; credit unions; friendly societies; insurance companies; online aggregators and brokers; packaged accounts and payment cards; pawnbrokers, cheque cashers and providers of foreign exchange and remittance services; and specialised lenders;
- *commercial entities* - airlines; automotive associations; automotive dealers, repair shops and supermarkets; automotive manufacturers; branded conglomerates (i.e. easyGroup, Saga, The Co-operative and Virgin); estate agents; football clubs; Internet, media and telecoms entities; loyalty schemes; online price comparison providers; the Post Office; retailers; travel companies; and utilities companies.

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What methodology has been used?

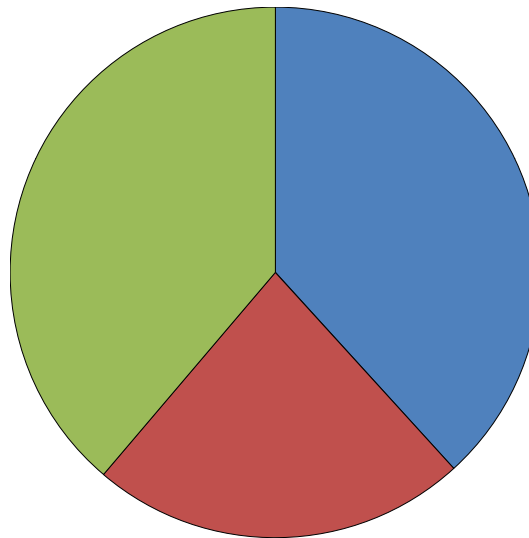
The survey of 2,565 actual and potential affinity partners was carried out over a 12-week period between January and March 2010 and covers the vast majority of viable affinity distributors in the UK consumer financial services market. The research embraces the following information:

- 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.

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How does the sample break down?

Commercial entities, 994 - of which 297 retailers, 242 travel companies, 84 Internet, media and telecoms entities, 80 football clubs, 50 automotive manufacturers, 44 automotive dealers, repair shops and supermarkets, 42 utilities, 50 estate agents, 25 airlines, 25 online price comparison providers, five automotive associations, five loyalty schemes, four branded conglomerates and the Post Office.



Not-for-profit affinity groups, 980 - of which 644 trade associations, 106 professional associations, 88 charities, 59 trade unions, 51 sports organisations, 40 universities, 25 lifestyle organisations and seven political parties.

591 financial partners of which 238 individual payment cards, 75 online aggregators and brokers, 61 insurers, 57 building societies, 40 packaged accounts, 36 banks, 24 specialized lenders, 25 friendly societies, 20 credit unions and 15 pawnbrokers, cheque cashers and providers of foreign exchange and remittance services

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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*: a 'bird's eye' overview of the sector.
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: charities; lifestyle organisations; political parties; professional associations; sports associations; trade associations; trade unions; and universities.
4. *Financial Partners*: as for chapter 3 but with separate analysis (where relevant) of: banks; building societies; credit unions; friendly societies; insurance companies; online aggregators and brokers; packaged accounts and payment cards; pawnbrokers, cheque cashers and providers of foreign exchange and remittance services; and specialised lenders.
5. *Commercial Entities*: as for chapter 3 but with separate analysis of: airlines; automotive associations; automotive dealerships, repair shops and supermarkets; automotive manufacturers; estate agents; football clubs; Internet, media and telecoms entities; online price comparison providers; retailers; travel companies; utilities companies; and other commercial entities (i.e. branded conglomerates, loyalty schemes and the Post Office).

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What are the key features of the series?

Key features of this series include:

- eight separate studies covering accident and health insurance, household and home emergency insurance, life insurance, retirement products and financial advice, mortgages and savings accounts, motor and breakdown recovery insurance, payment cards and consumer finance, pet insurance and travel insurance;
- results drawn from the largest ever survey of 2,565 affinity and partnership marketing distributors for financial services in the UK;
- accompanying PartnerBASE™ database with each report, providing a complete listing of all affinity and partnership marketing schemes in place, searchable by partner type, operating model and product provider;
- provider share of partnerships by number of relationships: which providers of banking and insurance products are strong in each segment of the affinity and partnership marketing channel?
- 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 banking and insurance products in which you are interested;
- gain access to research that chronicles the vast majority of affinity and partnership marketing opportunities in UK financial services;
- use the PartnerBASE databases to identify trends by partner type, operating model and product provider;
- benchmark the competitive position of your own organisation in affinity and partnership marketing and spot opportunities for displacing rivals;
- plan your future affinity and partnership marketing strategy armed with the best market and competitor intelligence available on this subject.

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How can the PartnerBASE be used?

Filter by category and sub-category

Retailer	Type	TRAVEL INSURANCE			
		Product offered?	Operating model	Partner(s)	
Coutts World MasterCard Card	Payment cards	Yes	Captive	UK Insurance	
Coventry B.S.	Building societies	Yes	Single partner	Fortis Insurance	
CPP	Insurers	Yes	Single partner	Dogtag / Rock Insurance / Europ Assistance	
Cresta Holidays	Travel companies	Yes	Single partner	AXA	
Crusaid	Charities	Yes	Broker	Freedom Insurance Services	

Look up specific affinity partners **Choose operating model** **Identify insurance partners**

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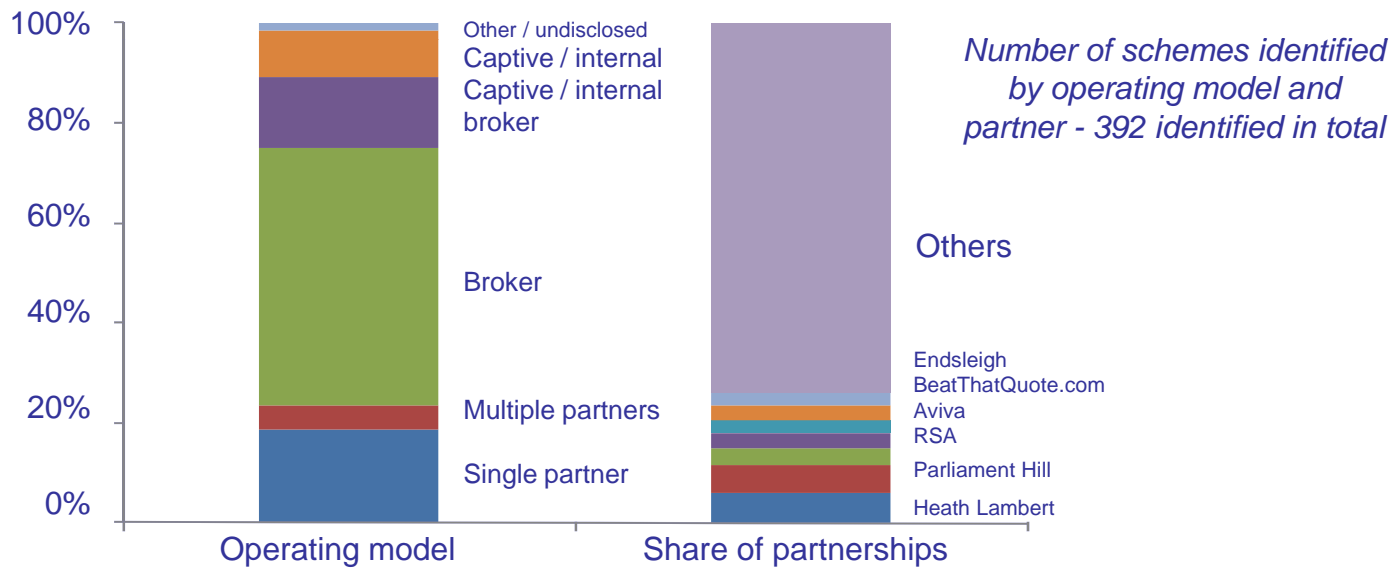
Who can use the research?

1. *Aggregators and brokers:* affinity and partnership marketing schemes represent a growth opportunity in many of the financial services sectors considered as consumers migrate to alternative distribution interfaces and channels;
2. *Banks and building societies:* the reports dealing with consumer finance, mortgages, payment cards and savings will be directly relevant while those focused on insurance will provide insights into where banks and building societies belong in the wider market for partnerships;
3. *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 increasingly for solutions based around aggregation or brokerage;
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?

- Affinity and partnership marketing in motor insurance is both highly fragmented and increasingly driven by aggregators, brokers and other intermediaries**

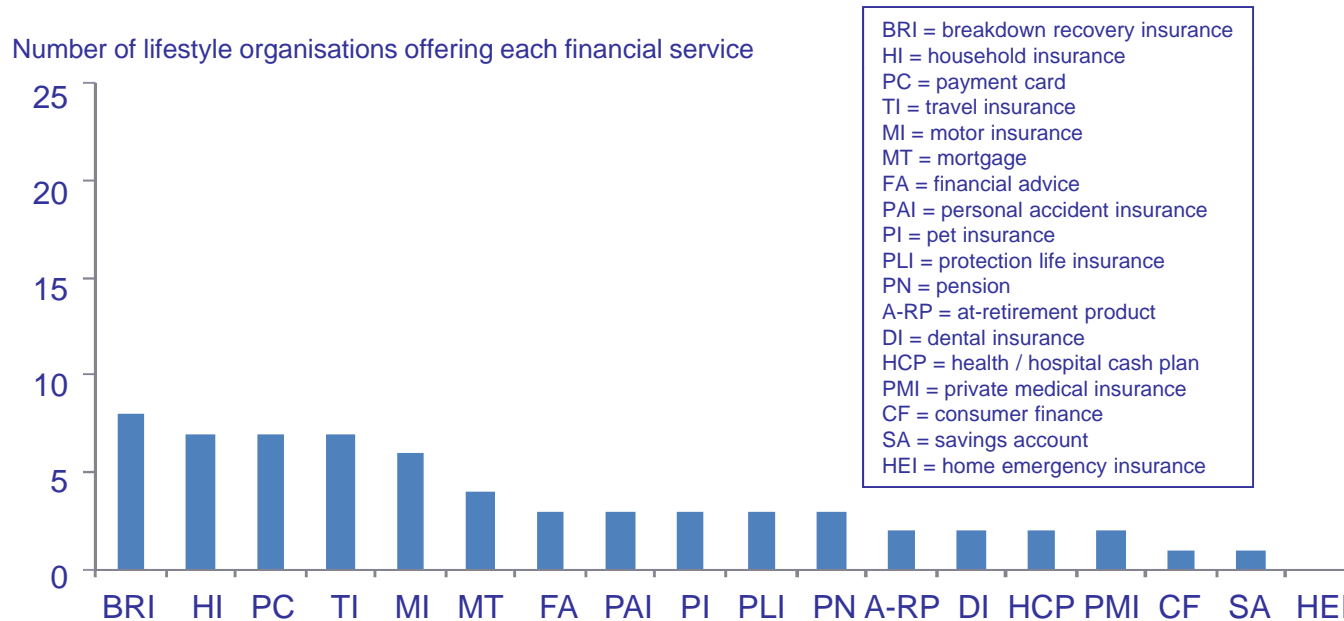


Source: Finaccord PartnerBASE

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

2. Among the 25 lifestyle organisations surveyed, affinity schemes are in evidence for all products other than home emergency insurance

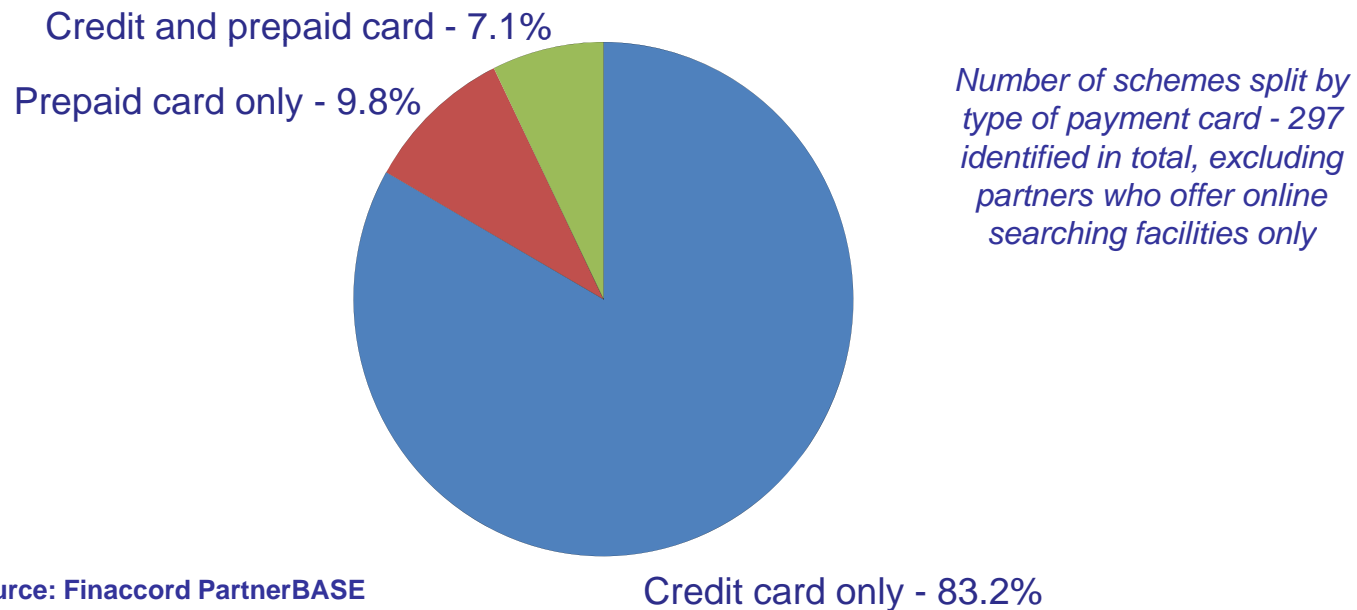


Source: Finaccord PartnerBASE

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

3. Although declining in number, programs for affinity and co-branded credit cards continue to outnumber those for rechargeable prepaid cards



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

4. Other key findings from three of the eight executive summaries include:

- having acquired a number of established UK banking and consumer finance organisations, Santander, which is a market leader in consumer finance in Spain and several other European markets, can be expected to become a more prominent partner to distributor organisations, especially in automotive and retailer finance;
- as a result of the increasing distribution options available to aspiring providers of home emergency insurance, the number of non-captive competitors in this market is rising and now includes such entities as Assurant General Insurance, Brit Insurance, Business & Domestic, DAS, Domestic & General, Europ Assistance, Marsh, Progress Plus, RSA and The Warranty Group;
- looking ahead, the erosion of trust in banks and other traditional financial partners may create opportunities in life insurance, retirement products and financial advice for other partner types, but these are limited and may be affected by regulatory reform: for example, the 'Nest' auto-enrolled pension is likely to reduce the market for pensions distributed through partnerships and the impact of the Retail Distribution Review's proposed move from commission to fees remains to be seen.

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What is the cost and format?

Reports in the *Affinity and Partnership Marketing in UK Financial Services* series are available as standard *Adobe Acrobat PDF* documents and / or hard copies. The PartnerBASE databases that accompany them are in Microsoft *Excel* format. Costs for these studies are as follows:

REPORT	COST *	PAGES
Affinity and Partnership Marketing in UK Accident and Health Insurance	£1,195	95
Affinity and Partnership Marketing in UK Household and Home Emergency Insurance	£1,195	100
Affinity and Partnership Marketing in UK Life Insurance, Retirement Products and Financial Advice	£1,195	115
Affinity and Partnership Marketing in UK Mortgages and Savings Accounts	£1,195	95
Affinity and Partnership Marketing in UK Motor and Breakdown Recovery Insurance	£1,195	105
Affinity and Partnership Marketing in UK Payment Cards and Consumer Finance	£1,195	105
Affinity and Partnership Marketing in UK Pet Insurance	£595	70
Affinity and Partnership Marketing in UK Travel Insurance	£595	85

* For multiple purchases of reports in the *UK Affinity and Partnership Marketing* series, a discount scale is available: please contact Finaccord for further details.

VAT at the prevailing rate will be added to the basic price except for where the request is for hard copy only.

Costs quoted are for a single site user licence only.

For a corporate user licence, an additional 10% of the basic cost is payable.

Printing and postage costs of £30 will be payable if hard copy is required.

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How can the research be purchased?

Simple. Just go to the relevant area of the Finaccord website - www.finaccord.com/uk/order_uk_apmr.htm - and fill in the online order form, clearly indicating the report that you require, whether you also require a corporate user licence, the billing name, address and email address, and the purchase order number, if applicable.

Please allow one working day for the delivery of electronic copy and one working week for the arrival of hard copy.

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