

# TABLE OF CONTENTS

<b>0.0 EXECUTIVE SUMMARY .....</b>	<b>1</b>
<i>Around the world, automotive clubs possess a combined total of approximately 170 million members .....</i>	2
<i>In 11 countries, total member numbers exceed one quarter of the target passenger car base .....</i>	3
<i>Many automotive clubs have substantial involvement in marketing insurance products.....</i>	4
<i>... which generates a variety of distribution partnership opportunities for insurance providers.....</i>	5
<i>The vast majority of automotive clubs are independent although some have private sector owners .....</i>	6
<i>Most affinity opportunities derive from partnerships and joint ventures rather than ownership .....</i>	6
<b>1.0 INTRODUCTION .....</b>	<b>7</b>
What is this report about? .....	7
<i>Worldwide, automotive clubs have a combined membership of close to 170 million consumers.....</i>	7
Rationale.....	7
<i>Several factors mean that automotive clubs are potentially attractive affinity partners.....</i>	7
<i>...and they are used with a particularly high frequency to sell motor and travel insurance .....</i>	7
Definitions .....	8
Automotive clubs.....	8
Operating models .....	8
Methodology .....	9
<i>Finaccord's research covers 150 of the leading automotive clubs worldwide.....</i>	9
PartnerBASE™ .....	11
Finaccord .....	12
<b>2.0 GLOBAL CLUB OVERVIEW .....</b>	<b>14</b>
Introduction .....	14
Launch history and growth of automotive clubs .....	15
<i>Most automotive clubs have existed for decades although a few have been launched more recently .....</i>	15
<i>There are approximately 170 million individual members of automotive clubs worldwide .....</i>	17
<i>Four automotive clubs have been created in Russia during the last 15 years.....</i>	18
Total member numbers of automotive clubs .....	21
<i>The automotive clubs investigated have an average of 1.08 million members in total each.....</i>	21
Consumer penetration benchmarking of automotive clubs .....	25
<i>Clubs in the UK, Denmark, Austria and the Netherlands display the highest penetration rates .....</i>	25
<i>In some countries, the potential for clubs is limited by the availability of road assistance through other means.....</i>	25
Insurance and assistance products distributed through automotive clubs .....	29
<i>As well as road assistance, over a half of automotive clubs sell motor, household and travel insurance... ..</i>	29
<i>... with a variety of operating models in evidence for insurance marketing activity .....</i>	30
<i>20 of the 150 automotive clubs have established captive or joint venture insurance underwriters.....</i>	32
<i>Road assistance services are sometimes outsourced to external assistance providers.....</i>	33
<i>Boat insurance, legal assistance and legal expenses insurance are also offered quite frequently.....</i>	35
Banking products associated with automotive clubs.....	36
<i>Automotive clubs in over 20 countries have introduced a co-branded credit card.....</i>	36
<b>3.0 AUTOMOTIVE CLUB PROFILES.....</b>	<b>37</b>
3.1 112 Ukraine .....	37
3.2 A24.....	38
3.3 AA (Automobile Association).....	39
3.4 AA Ireland.....	40
3.5 AA New Zealand (New Zealand Automobile Association) .....	41
3.6 AA South Africa (Automobile Association of South Africa).....	42
3.7 AAA Allied Group (American Automobile Association - Allied Group).....	43
3.8 AAA Arizona (American Automobile Association - Arizona).....	44

3.9 AAA Carolinas (American Automobile Association - Carolinas) .....	45
3.10 AAA Colorado (American Automobile Association - Colorado) .....	46
3.11 AAA Michigan (American Automobile Association - Michigan).....	47
3.12 AAA Mid-Atlantic (American Automobile Association - Mid-Atlantic).....	48
3.13 AAA Minnesota / Iowa (American Automobile Association - Minnesota / Iowa) .....	49
3.14 AAA Missouri (American Automobile Association - Missouri) .....	50
3.15 AAA New York (American Automobile Association - New York) .....	51
3.16 AAA Auto Club South (American Automobile Association - Auto Club South) .....	52
3.17 AAA Auto Club of Southern California (American Automobile Association - Auto Club of Southern California).....	53
3.18 AAA Texas (American Automobile Association - Texas) .....	54
3.19 AAA Washington (American Automobile Association - Washington) .....	55
3.20 AAC (Automobile Alliance China) .....	56
3.21 AAEL (Automobile Association of Eastern India) .....	57
3.22 AAM (Automobile Association of Malaysia) .....	58
3.23 AANT (Automobile Association of the Northern Territory).....	59
3.24 AAP (Automobile Association Philippines) .....	60
3.25 AAS (Automobile Association of Singapore).....	61
3.26 AASI (Automobile Association of Southern India).....	62
3.27 AAUI (Automobile Association of Upper India) .....	63
3.28 ABA (Autoklub Bohemia Assistance) .....	64
3.29 ACA (Auto Club of America) .....	65
3.30 ACA (Automóvil Club Argentino).....	66
3.31 ACAFA (L'Automobile Club: Association Française des Automobilistes) .....	67
3.32 ACAR (Autoclub Assistance-Rus) .....	68
3.33 ACC (Touring Automóvil Club de Colombia) .....	69
3.34 ACCHI (Auto Club Chile).....	70
3.35 ACE Auto Club Europa.....	71
3.36 ACI (Automobile Club d'Italia) .....	72
3.37 ACL (Automobile Club du Grand-Duche de Luxembourg) .....	73
3.38 ACMF (Automobile-Club Médical de France) .....	74
3.39 ACNF (Automobile Club du Nord de la France) .....	75
3.40 ACO (Automobile Club de l'Ouest) .....	76
3.41 ACP (Automóvil Club de Portugal) .....	77
3.42 ACR (Automobil Clubul Roman) .....	78
3.43 ACS (Automobile Club de Suisse).....	79
3.44 ACU (Automóvil Club del Uruguay) .....	80
3.45 ACV (Automobil-Club Verkehr) .....	81
3.46 ADAC (Allgemeiner Deutscher Automobil-Club) .....	82
3.47 AL (Autoliitto).....	83
3.48 All-Russian Society of Motorists.....	84
3.49 AMA (Alberta Motor Association).....	85
3.50 AMA (Asociación Mexicana Automovilística) .....	86
3.51 AMSCG (Auto-Moto Savez Crne Gore) .....	87
3.52 AMSM (Auto-Moto Sojuz na Makedonija).....	88
3.53 AMSS (Auto-Moto Savez Srbije) .....	89
3.54 AMZS (Auto-Moto Zveza Slovenije) .....	90
3.55 ANETA (Automóvil Club del Ecuador).....	91
3.56 ANWB (Koninklijke Nederlandse Toeristenbond).....	92
3.57 ARBÖ (Auto-, Motor- und Radfahrerbund Österreichs) .....	93
3.58 ARCD (Auto- und Reiseclub Deutschland) .....	94
3.59 Assistansekåren.....	95

3.60 Automobile Club du Midi.....	96
3.61 Automobile Club of Russia.....	97
3.62 AvD (Automobilclub von Deutschland).....	98
3.63 BCAA (British Columbia Automobile Association).....	99
3.64 BIHAMK (Bosanskohercegovački Auto-Moto Klub).....	100
3.65 CAA (Canadian Automobile Association) - Atlantic.....	101
3.66 CAA (Canadian Automobile Association) - Manitoba.....	102
3.67 CAA (Canadian Automobile Association) - Niagara.....	103
3.68 CAA (Canadian Automobile Association) - North and East Ontario.....	104
3.69 CAA (Canadian Automobile Association) - Québec.....	105
3.70 CAA (Canadian Automobile Association) - Saskatchewan.....	106
3.71 CAA (Canadian Automobile Association) - South Central Ontario.....	107
3.72 CAA (China Automobile Association).....	108
3.73 CAA (Cyprus Automobile Association).....	109
3.74 Caravan Club.....	110
3.75 Caravan Club of Sweden.....	111
3.76 Camping Clube do Brasil.....	112
3.77 CCB (Car Club do Brasil).....	113
3.78 CCC (Camping and Caravanning Club).....	114
3.79 CCF (Camping Club de France).....	115
3.80 CMC (American Automobile Association - Chicago Motor Club).....	116
3.81 Confederazione Italiana Campeggiatori.....	117
3.82 CPA (Clube Português de Autocaravanas).....	118
3.83 CSAA (American Automobile Association - California State Automobile Association).....	119
3.84 CTAA (Chinese Taipei Automobile Association).....	120
3.85 DAA (Dominion Automobile Association).....	121
3.86 DAH (Dansk Autohjælp).....	122
3.87 DCC (Deutscher Camping Club).....	123
3.88 DCK (Dansk Caravan Klub).....	124
3.89 DCU (Dansk Camping Union).....	125
3.90 Drive America.....	126
3.91 EAK (Eesti Autoklubi).....	127
3.92 ELPA (Automobile and Touring Club of Greece).....	128
3.93 Family Campers and RVers.....	129
3.94 FDM (Forenede Danske Motorejere).....	130
3.95 FEAA (Federación Española de Asociaciones Autocaravanistas).....	131
3.96 FFACCC (Fédération Française des Associations et Clubs de Camping Cars).....	132
3.97 FFCC (Fédération Française de Camping et de Caravanning).....	133
3.98 FIB (Félag Íslenskra Bifreiðaeigenda).....	134
3.99 Forensis Autóklub.....	135
3.100 HAK (Hrvatski Autoklub).....	136
3.101 HKAA (Hong Kong Automobile Association).....	137
3.102 IATC (International Automobile and Touring Club).....	138
3.103 JAF (Japan Automobile Federation).....	139
3.104 KAA (Korea Automobile Association).....	140
3.105 KATC (Kuwait Automobile and Touring Club).....	141
3.106 KNA (Kongelig Norsk Automobilklub).....	142
3.107 KNAC (Koninklijke Nederlandsche Automobiel Club).....	143
3.108 KS/AUXILLIA (Krautfahrer-Schutz).....	144
3.109 KVDA (Krautfahrtverband Deutscher Ärzte).....	145
3.110 LAMB (Latvijas Automoto Biedrība).....	146

3.111 LAS (Lietuvos Automobilineinkų Sąjunga) .....	147
3.112 MAK (Magyar Autóklub) .....	148
3.113 MEMSI (Automobile and Touring Club of Israel) .....	149
3.114 Motor Caravanners Club .....	150
3.115 Motormännens Riksförbund .....	151
3.116 NAC (National Automobile Club) .....	152
3.117 NAF (Norges Automobil-Forbund) .....	153
3.118 NB (Norsk Bobilforening) .....	154
3.119 NCC (Nederlandse Caravan Club) .....	155
3.120 NCC (Norsk Caravan Club) .....	156
3.121 NRMA Motoring & Services .....	157
3.122 ÖAMTC (Österreichische Automobil-, Motorrad- und Touring Club) .....	158
3.123 ÖCC (Österreichischer Campingclub) .....	159
3.124 PFCC (Polska Federacja Campingu i Caravaningu) .....	160
3.125 PZM (Polski Związek Motorowy) .....	161
3.126 RAA (Royal Automobile Association of South Australia) .....	162
3.127 RAAT (Royal Automobile Association of Thailand) .....	163
3.128 RAC .....	164
3.129 RACB (Royal Automobile Club de Belgique) .....	165
3.130 RACC (Reial Automòbil Club de Catalunya) .....	166
3.131 RACE (Real Automóvil Club de España) .....	167
3.132 RACQ (Royal Automobile Club of Queensland) .....	168
3.133 RACT (Royal Automobile Club of Tasmania) .....	169
3.134 RACV (Royal Automobile Club of Victoria) .....	170
3.135 RACWA (Royal Automobile Club of West Australia) .....	171
3.136 RAF (Russian Automobile Fellowship) .....	172
3.137 SATC (Slovenský Autoturist Klub) .....	173
3.138 SBA (Sojuz na Bulgarskite Avtomobilisti) .....	174
3.139 SCCV (Schweizerischer Camping und Caravanning Verband) .....	175
3.140 SF-Caravan .....	176
3.141 TACP (Touring y Automóvil Club del Perú) .....	177
3.142 TACPY (Touring y Automóvil Club Paraguayo) .....	178
3.143 TCB (Touring Club Belgium) .....	179
3.144 TCS (Touring Club Suisse) .....	180
3.145 TŞOF (Türkiye Şoförler ve Otomobilciler Federasyonu) .....	181
3.146 ÚAMK (Ústřední Automotoklub) .....	182
3.147 VAB (Vlaamse Automobilistenbond) .....	183
3.148 VCD (Verkehrsclub Deutschland) .....	184
3.149 VKT (Vlaamse Kampeertoeristen) .....	185
3.150 WIAA (Western India Automobile Association) .....	186

# LIST OF GRAPHICS / TABLES

<b>0.0 EXECUTIVE SUMMARY</b> .....	<b>1</b>
The combined membership of the world’s automotive clubs has been growing steadily over time .....	2
The size and overall profile of automotive clubs vary radically from one country to another .....	3
Motor, household and travel insurance policies are frequently sold by automotive clubs .....	4
Automotive clubs utilise a range of different operating models to provide insurance and assistance services .....	5
<b>1.0 INTRODUCTION</b> .....	<b>7</b>
Breakdown of automotive clubs investigated by country and activity classification .....	10
<b>2.0 GLOBAL CLUB OVERVIEW</b> .....	<b>14</b>
Decade of launch of extant automotive clubs worldwide, 1880-1889 to 2010 .....	15
Cumulative growth in number of extant automotive clubs worldwide, 1880-1889 to 2010 .....	16
Estimated growth in total number of members of automotive clubs, 1900-2011 .....	17
Automotive clubs worldwide listed by year of launch .....	18
Automotive clubs worldwide listed by year of launch (continued) .....	19
Automotive clubs worldwide listed by year of launch (continued) .....	20
Automotive clubs investigated worldwide segmented by approximate total member number bands, 2011 .....	21
Approximate total member numbers of automotive clubs investigated worldwide, 2011 (data) .....	22
Approximate total member numbers of automotive clubs investigated worldwide, 2011 (data) (continued) .....	23
Approximate total member numbers of automotive clubs investigated worldwide, 2011 (data) (continued) .....	24
% penetration within target passenger car base versus approximate total member numbers of automotive clubs investigated worldwide, 2010 / 2011 .....	26
% penetration within target passenger car base versus approximate total member numbers of automotive clubs investigated worldwide, 2011 (data) .....	27
% penetration within target passenger car base versus approximate total member numbers of automotive clubs investigated worldwide, 2011 (data) (continued) .....	28
Major insurance and assistance products distributed through automotive clubs worldwide: provision rates by type of product, 2011 .....	29
Major insurance and assistance products distributed through automotive clubs worldwide: operating models by type of product, 2011 .....	30
Major insurance and assistance products distributed through automotive clubs worldwide: operating models by type of product, 2011 (data) .....	31
Banking products distributed through automotive clubs worldwide: provision rates by type of product, 2011 .....	36
<b>3.0 AUTOMOTIVE CLUB PROFILES</b> .....	<b>37</b>
112 Ukraine: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....	37
A24: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....	38
AA (UK): year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....	39
AA Ireland: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....	40
AA New Zealand: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....	41
AA South Africa: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....	42

AAA Allied Group: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....43

AAA Arizona: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....44

AAA Carolinas: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....45

AAA Colorado: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....46

AAA Michigan: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....47

AAA Mid-Atlantic: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....48

AAA Minnesota / Iowa: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....49

AAA Missouri: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....50

AAA New York: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....51

AAA Auto Club South: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....52

AAA Auto Club of Southern California: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....53

AAA Texas: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....54

AAA Washington: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....55

AAC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....56

AAEI: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....57

AAM: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....58

AANT: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....59

AAP: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....60

AAS: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....61

AASI: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....62

AAUI: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....63

ABA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....64

ACA (USA): year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....65

ACA (Argentina): year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....66

ACAFA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....67

ACAR: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....68

ACC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....69

ACCHI: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....70

ACE Auto Club Europa: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....71

ACI: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....72

ACL: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....73

ACMF: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....74

ACNF: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....75

ACO: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....76

ACP: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....77

ACR: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....78

ACS: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....79

ACU: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....80

ACV: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....81

ADAC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....82

AL: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....83

All-Russian Society of Motorists: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....84

AMA (Canada): year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....85

AMA (Mexico): year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....86

AMSCG: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....87

AMSM: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....88

AMSS: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....89

AMZS: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....90

ANETA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....91

ANWB: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....92

ARBÖ: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....93

ARCD: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....94

Assistancekåren: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....95

Automobile Club du Midi: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships.....96

Automobile Club of Russia: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....97

AvD: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....98

BCAA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships .....99

BIHAMK: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 100

CAA - Atlantic: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 101

CAA - Manitoba: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 102

CAA - Niagara: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 103

CAA - North and East Ontario: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 104

CAA - Québec: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 105

CAA - Saskatchewan: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 106

CAA - South Central Ontario: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 107

CAA (China): year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 108

CAA (Cyprus): year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 109

Caravan Club: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 110

Caravan Club of Sweden: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 111

Camping Clube do Brasil: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 112

CCB: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 113

CCC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 114

CCF: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 115

CMC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 116

Confederazione Italiana Campeggiatori: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 117

CPA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 118

CSAA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 119

CTAA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 120

DAA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 121

DAH: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 122

DCC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 123

DCK: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 124

DCU: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 125

Drive America: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 126

Eesti Autoklubi: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 127

ELPA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 128

Family Campers and RVers: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 129

FDM: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 130

FEAA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 131

FFACCC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 132

FFCC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 133

FIB: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 134

Forensis Autóklub: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 135

HAK: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 136

HKAA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 137

IATC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 138

JAF: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 139

KAA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 140

KATC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 141

KNA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 142

KNAC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 143

KS/AUXILLIA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 144

KVDA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 145

LAMB: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 146

LAS: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 147

MAK: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 148

MEMSI: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 149

Motor Caravanners Club: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships..... 150

Motormännens Riksförbund: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 151

NAC: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 152

NAF: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 153

NB: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 154



**GLOBAL AUTOMOTIVE CLUBS: AFFINITY MARKETING OPPORTUNITIES**

VAB: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 183

VCD: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 184

VKT: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 185

WIAA: year founded, approximate number of members, ownership status, and activity in insurance and banking - provision, operating models and partnerships ..... 186