

Affinity and Partnership Marketing in UK Financial Services

Series Prospectus

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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 Credit Cards and Personal Loans
- Affinity and Partnership Marketing in UK Household and Home Emergency Insurance
- Affinity and Partnership Marketing in UK Life Insurance and Pensions
- 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 Travel and Pet Insurance

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.

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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; educational institutions; lifestyle organisations; political parties; professional associations; sports organisations; trade associations; and trade unions;
- *financial institutions* - banks; building societies; credit cards and premium accounts; credit unions; friendly societies; insurance companies; on-line aggregators and brokers; and specialised lenders;
- *commercial entities* - airlines; automotive associations; automotive dealers, repair shops and supermarkets; automotive manufacturers; branded conglomerates (ie. Saga and Virgin); cricket and rugby clubs; estate agents; football clubs; Internet, media and telecoms entities; loyalty schemes; on-line price comparison providers; the Post Office; retailers; travel companies; and utilities companies.

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What methodology has been used?

The survey of 2,500 actual and potential affinity partners was carried out over a 12-week period between October and December 2007 and covers the vast majority of viable affinity distributors in the UK consumer financial services market. The research embraces the following information:

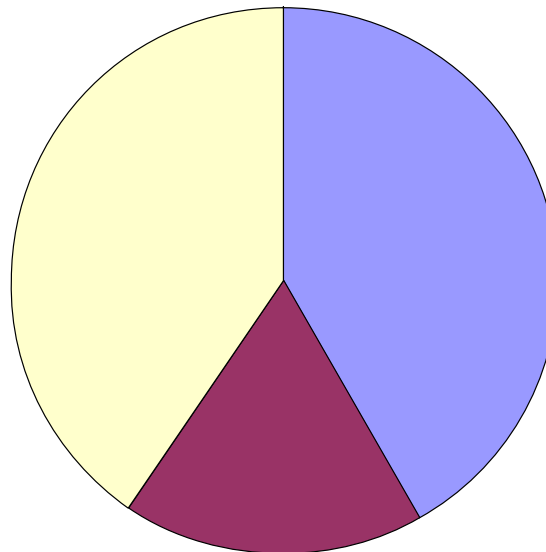
- for each affinity group or partner considered, whether it offers the financial product or service in question;
- if provided, whether the product or service is offered through a partnership with an external company or in-house (including by means of a sister or subsidiary company);
- if provided through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

Moreover, as a result of Finaccord's on-going program of primary research into best practice in affinity and partnership marketing in the UK and Europe, each report also contains both case studies of new initiatives in the UK and a quarter-by-quarter review of relevant innovations in continental Europe and Ireland during 2006 and 2007.

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How does the sample break down?

Not-for-profit affinity groups, 1,011 - of which 662 trade associations, 90 charities, 88 professional associations, 60 educational institutions, 50 sports organisations, 45 trade unions, nine lifestyle organisations and seven political parties.



Commercial entities, 1,039 - of which 302 travel companies, 247 retailers, 104 football clubs, 70 estate agents, 60 Internet, media and telecoms entities, 53 automotive manufacturers, 50 automotive dealers, repair shops and supermarkets, 47 cricket and rugby clubs, 36 utilities, 30 airlines, 25 on-line price comparison providers, eight loyalty schemes, four automotive associations, two branded conglomerates (namely, Saga and Virgin) and the Post Office.

Financial partners, 450 - 120 individual credit cards, 59 building societies, 55 insurers, 50 on-line aggregators and brokers, 46 banks, 40 specialised lenders, 30 friendly societies, 25 credit unions and 25 premium accounts.

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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; educational institutions; professional associations; sports associations; trade associations; trade unions; and other not-for-profit affinity groups (ie. lifestyle organisations and political parties).

4. *Financial Partners*: as for chapter 3 but with separate analysis (where relevant) of: banks; building societies; credit cards and premium accounts; credit unions; friendly societies; insurance companies; on-line aggregators and brokers; 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; 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 (ie. branded conglomerates, 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 in continental Europe and Ireland during 2006 and 2007.

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What are the key features of the series?

Key features of this series include:

- seven separate studies covering accident and health insurance, credit cards and personal loans, household and home emergency insurance, life insurance and pensions, mortgages and savings accounts, motor and breakdown recovery insurance, and travel and pet insurance;
- results drawn from the largest ever survey of 2,500 affinity and partnership marketing distributors for financial services in the UK;
- 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 over 150 innovative new partnerships in affinity and partnership marketing of banking and insurance products in continental Europe and Ireland established during 2006 and 2007;
- 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 UK financial services;
- 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 the UK;
- plan your future affinity and partnership marketing strategy armed with the best market and competitor intelligence available on this subject.

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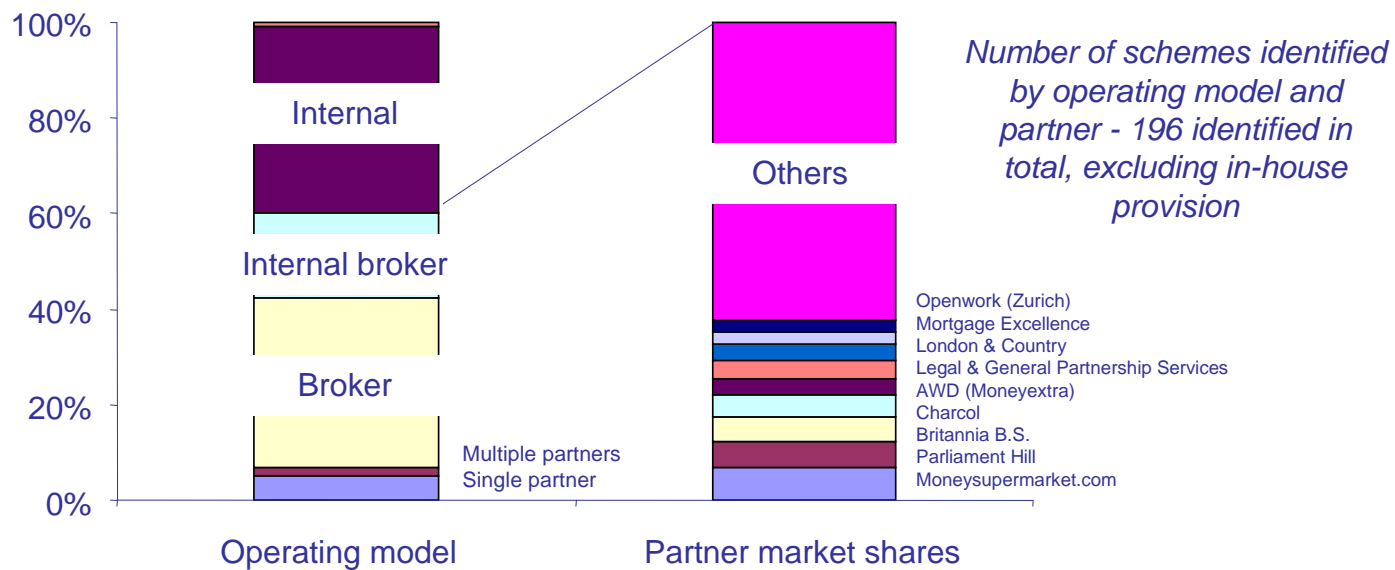
Who can use the research?

1. *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 credit cards, mortgages, personal loans 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 affinities and 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. *Investment companies:* although often niche distribution channels, many of the affinity partners reviewed in this research are extending their proposition to collective investment products;
5. *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. Aggregators, brokers and other intermediaries dominate affinity and partnership marketing initiatives for mortgages



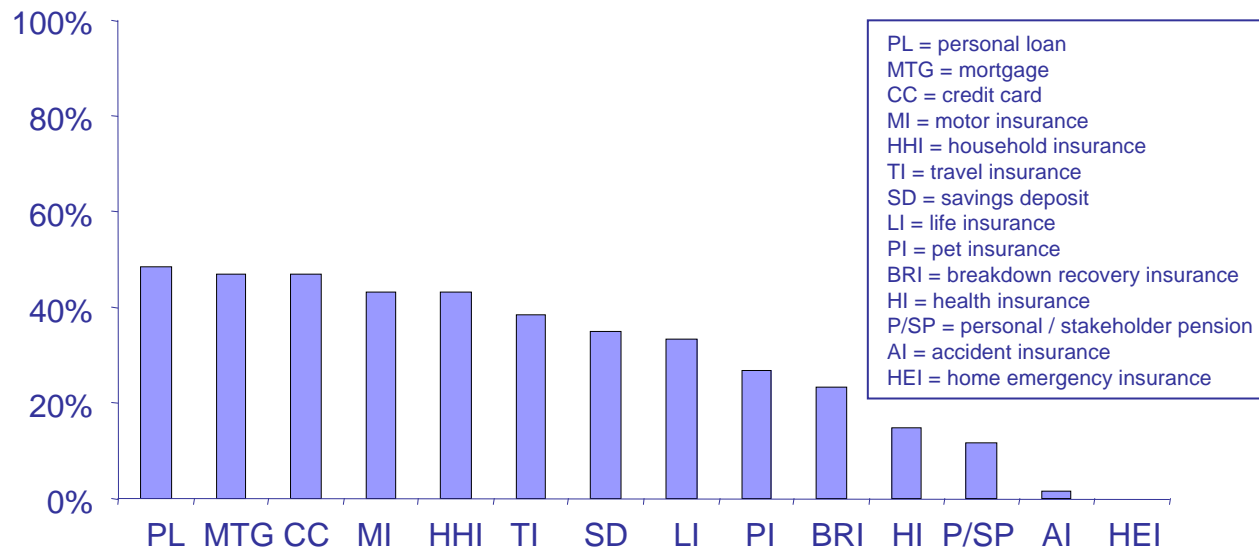
Source: Finaccord PartnerBASE

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

2. Internet, media and telecoms entities are active as affinity distributors across almost all categories of consumer financial services

% of Internet, media and telecoms entities offering each financial service

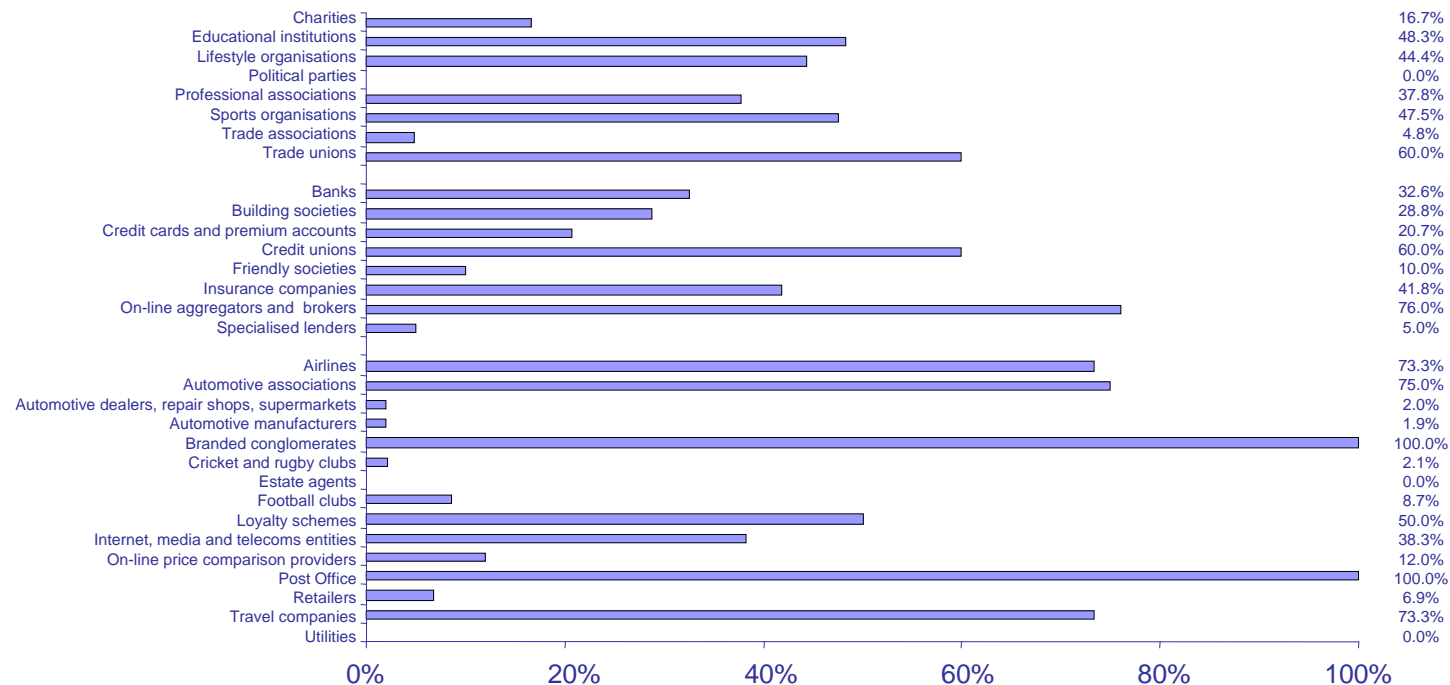


Source: Finaccord PartnerBASE

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

3. Affinity and partnership marketing schemes for travel 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 eight executive summaries include:

- with regards to accident and health insurance, the affinity partners and insurance providers that are best-placed to prosper will be those with proven tele-sales and direct marketing capabilities, in the case of low-cost policies, and the ability to offer face-to-face interaction, in addition to remote advice, in the case of private medical insurance;
- there is little or no scope for organic market growth in the market for affinity and co-branded cards - this means that the strategy of issuers when it comes to launching and expanding programs must be to create compelling propositions that cause customers both to apply for the card in the first place and to use it in preference to the multitude of competing cards and payment means;
- the increasing dominance of aggregators and brokers as providers of motor insurance to partner organisations underlines the growing trend in affinity and partnership marketing of a number of types of financial services in the UK for solutions based around brokerage or 'open architecture';
- Legal & General remains the market leader in terms of its outright number of partnerships for life insurance, almost all of which are with banks, building societies and estate agency chains.

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What is the cost and format?

Individually, the price for each report in the *Affinity and Partnership Marketing in UK Financial Services series* is £1,195.00 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	£1,195.00	0.0%	£1,195.00
2	£2,390.00	5.0%	£2,270.50
3	£3,585.00	10.0%	£3,226.50
4	£4,780.00	15.0%	£4,063.00
5	£5,975.00	20.0%	£4,780.00
6	£7,170.00	27.5%	£5,198.25
7	£8,365.00	35.0%	£5,437.25

VAT at 17.5% 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 license only.

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

Printing and postage costs of £25 will be payable for each report ordered if hard copy is required.

Each of the reports in this series is of between 100 and 125 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 - www.finaccord.com/uk/order_uk_apmr.htm - and fill in the on-line order form, clearly indicating the report that you require, whether you also require a corporate user license, the billing name, address and e-mail 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.