Consumer Automotive Financial Services in Eastern and South-Eastern Europe

Description: The report titled Consumer Automotive Financial Services in Eastern and South-Eastern Europe investigates the market for automotive financial services linked to sales of new and used passenger cars in Eastern and South-Eastern Europe. In addition to analysing the EUR 19.1 billion market for finance and leasing services, the study also covers ancillary automotive financial services markets including creditor insurance, motor insurance, road assistance, extended warranties and pre-paid service contracts. The revenues generated from high margin ancillary products, which Finaccord quantifies for the first time in any published study, are crucial to enhancing the profits of a variety of market participants including dealers, manufacturers and independent finance providers.

The report draws on a survey of 350 leading car dealerships in eight countries in Eastern and South-Eastern Europe, Bulgaria, Croatia, Greece, Romania, Russia, Slovenia, Turkey and Ukraine, as well as an analysis of the approach to consumer automotive financial services of leading manufacturer groups typically representing between 30 and 40 automotive brands, in the same countries. The PartnerBASE™ database that accompanies the report details each of the marketing initiatives for consumer automotive financial services traced by Finaccord for both dealers and manufacturers. Together, the report and database will provide you with the definitive guide to current and future opportunities in consumer automotive financial services in Eastern and South-Eastern Europe.

You may be able to use this report and the PartnerBASE™ that accompanies it in one or more of the following ways:

- understand how the total market for consumer automotive financial services related to purchase of new and used passenger cars fits together in Eastern and South-Eastern Europe;
- appreciate the magnitude of the opportunity in consumer automotive financial services and how this breaks down by both product and distribution channel;
- identify key opportunities and gaps in the market - what automotive financial services are customers most likely to buy and to what extent are their preferences served by dealers and manufacturer brands?
- adjust your own company's strategy in accordance with this analysis;
- evaluate the partnership strategy of your organisation and how it can secure a higher share of the market for consumer automotive financial services in Eastern and South-Eastern Europe by re-evaluating its approach to distribution alliances with dealer groups and manufacturers.

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... while Russia has been the ‘best’ of the declining markets
The average number of providers used by dealers has risen in some markets but fallen in others...
Revenues from other financial services are worth an average of 4.2% of the value of underlying car sales...
... principally as a result of high take-up rates and long holding periods for motor insurance

1.0 INTRODUCTION
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The focus of the report is on financial services related to the sale of passenger cars to individuals
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Financial services provision is crucial to the profitability of automotive entities...
... and extends to a range of insurance, warranty and assistance concepts...
... although published information on these markets remains at a premium
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2.0 REGIONAL OVERVIEW

Introduction

Passenger vehicle data
The region's passenger car parc is growing at an average annual rate of almost 6.0%
Only two countries saw sales of new cars at a higher level in 2010 than in 2006
Combined sales of used cars actually grew slightly between 2006 and 2010
Because of the strength of Lada in Russia, AvtoVAZ emerges as the regional market leader...
... with the top ten manufacturer groups accounting for over 80% of new car sales

Finance and leasing
Market size and growth
In terms of the overall number of credit agreements, Russia's market is the region's largest...
... a status that it retains comfortably if point-of-sale finance is considered in isolation...
... and it accounts for over 50% of the region's total market worth EUR 19.07 billion in value terms
Private car finance in the region peaked in 2008 with a market value of EUR 32.7 billion
The reduced availability of point-of-sale and direct credit increases the share of cash-only sales
In 2009, the volume of point-of-sale finance contracts for new cars fell by almost one half...
... although the share of dealerships in finance provided for used car sales has changed little since 2006
Between 2006 and 2010, the value of private car finance and leasing fell at an annual average rate of 5.6%
For the whole region, point-of-sale finance for new cars is worth more than twice that of direct lending
... while the value of point-of-sale gross advances and assets leased for used cars was EUR 2.6 billion

Survey results
Provision of finance and leasing services is fundamental to the profitability of dealerships
Dealers are most likely to work with a high number of finance providers in Russia and Ukraine
The average number of finance providers used by dealers has increased in four out of eight countries
Captive finance providers exert the greatest control over dealerships in Slovenia...
... although across the region as a whole their influence on dealers is relatively weak
Average customer take-up rates at the point of sale are highest for new cars in Slovenia
Dealerships in Croatia and Slovenia have improved their effectiveness as intermediaries
Financial leasing makes up more than a half of finance contracts in three out of eight countries
A clear majority of manufacturer brands possess their own finance and leasing schemes in all countries

Creditor insurance
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Creditor insurance is significant in the automotive trade in four of the eight countries
Survey results
Automotive financial services embrace loan-related insurance in five of the eight countries
The average provision rate across the region has almost doubled relative to the 2007 survey
Turkey achieves the highest cross-selling rates among customers taking out finance contracts...
... although higher dealer provision rates support overall take-up rates in Slovenia
Where present, many schemes for creditor insurance are organised on an indirect basis

Motor insurance
Market size
Almost 50% of the automotive trade's share of the combined market value is attributable to Russia...
... although the influence of the automotive trade is likely to be greatest in Slovenia and Turkey overall
Survey results
Over 90% of dealers interviewed offer motor insurance in all territories other than Croatia and Slovenia
On average, Russian dealerships liaise with over nine underwriters each for motor insurance
Adherence to captive motor insurance propositions is most prevalent in Greece
Average take-up rates for new cars for the region as a whole are close to 70%
Customers buying used cars through dealers in Ukraine rarely take out motor insurance at the same time
Enthusiasm for branded or endorsed motor insurance is high in six of the eight countries investigated

Road assistance
Market size
Turkey is the region's largest market for manufacturer-branded and dealer-intermediated road assistance
Survey results
Dealer provision rates exceed 90% in all countries apart from Russia.
Dealers typically collaborate with between one and two providers of road assistance services.
Where offered, Russian dealerships focus on offering the services of independent assistance firms only.
Automatic packaging of road assistance with new car sales is the norm in six out of eight countries...
... with Romania and Russia the exceptions in this field.
Road assistance is increasingly a standard offering in the automotive trade.

Extended warranties

Market size
Over 90% of the combined market value is concentrated in three countries.

Survey results
On average, almost a half of dealers in the region are active in extended warranty sales.
In most countries, the average number of providers used is closer to one than to two...
Dealerships stick to manufacturer or importer extended warranty programs in most countries.
‘Free’ extended warranties in Slovenia produce a very high average take-up rate...
... which is sustained in overall terms due to near-universal provision among dealers.
Schemes run by manufacturers or importers are up and running in seven of the eight countries.

Pre-paid service / maintenance contracts

Market size
Romania is the only country in which there is likely to have been significant development of this product.

Survey results
On average, almost a half of dealers in the region are active in extended warranty sales.
The few dealerships offering these contracts in Romania typically work with more than one provider.
In the four countries concerned, both captive and non-captive operating models are in evidence.
Average and overall acquisition rates for pre-paid service contracts do not exceed 20% in any territory...
... although seem comparatively strong in connection with sales of used cars in Romania.
No programs for pre-paid service contracts have been launched by manufacturer brands in four countries.

3.0 BULGARIA

Introduction
Passenger vehicle data
New car sales in Bulgaria continued to fall rapidly in 2010.
The leading ten manufacturer groups account for almost nine sales out of every ten.

Market size for consumer automotive financial services
Finance and leasing - market size and growth
Dealers are increasingly important as a source of finance for purchases of used cars...
... although their share of the overall market by value is lower than in 2006.

Point-of-sale finance is split between financial leasing and hire purchase agreements.

Automotive insurance, warranty and assistance markets by size, 2010

Methodology
Motor insurance accounts for over 90% of total financial services income secured by the automotive trade.

Automotive dealer survey
Provision rates among dealers are universal only for finance / leasing and motor insurance.
Dealers in Bulgaria work with an average of almost three providers for finance and leasing.

Point-of-sale take-up rates are comparatively high for finance and leasing products.

Competitor dynamics: dealer partnerships
Finance / leasing: Raiffeisen Leasing and UniCredit Leasing are the leading non-captive providers.
Motor insurance: up to ten underwriters distribute through dealerships.
Road assistance: most Bulgarian dealerships intermediate captive road assistance only.

Extended warranties: APRIL Solutions is the leading pioneer of this product in Bulgaria.
Pre-paid service contracts: most of this market can be attributed to captive programs.

Competitor dynamics: manufacturer brand partnerships
There may be scope for more brands to introduce their own motor insurance and road assistance programs.

Finance / leasing: InterLease is the market leader when measured by weighted share of partnerships.
Motor insurance: Allianz benefits from exclusive relationships with at least six manufacturer brands.
Road assistance: SBA is the most prolific creator of non-captive relationships.

Extended warranties: most manufacturer brands adhere to internal operating models.
Pre-paid service contracts: a number of manufacturer brands have established schemes in this area.

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Introduction
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New car sales in Croatia in 2010 are likely to have been less than a half of the total in 2008.
The three leading manufacturer groups control almost a half of the passenger car market.
Market size for consumer automotive financial services
Finance and leasing - market size and growth
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Automotive insurance, warranty and assistance markets by size, 2010
Methodology
Several products have not yet been introduced in Croatia’s automotive financial services market

Automotive dealer survey
Provision rates among dealers are universal only for finance / leasing and road assistance
Dealers in Croatia are most likely to adhere to a single product provider for pre-paid service contracts
Take-up rates at the point of sale are significantly higher among new car buyers than used car buyers

Competitor dynamics: dealer partnerships
Finance / leasing: UniCredit holds over 25% of the market through its banking and leasing subsidiaries
Creditor insurance: this product is very rarely sold through dealerships in Croatia
Motor insurance: the market is dominated by half a dozen underwriters
Road assistance: captive provision dominates the distribution of road assistance through dealers
Extended warranties: this market is dominated almost entirely by captive products

Pre-paid service contracts: some dealers have developed their own service contracts

Competitor dynamics: manufacturer brand partnerships
Motor insurance: multiple partners are also the most common operating model for motor policies
Road assistance: HAK collaborates with all major manufacturer brands in Croatia
Extended warranties: internal provision is the dominant operating model used in this sector
Pre-paid service contracts: as for extended warranties, Ford reported a partnership with AMC

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Introduction
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Since their peak in 2007, new car sales have retreated at an average rate per annum of 18.9%
Manufacturer groups outside of the top ten hold a share of registrations in excess of 15%
Market size for consumer automotive financial services
Finance and leasing - market size and growth
Both new and used car finance have contracted at an average annual rate in excess of 10% since 2006
The share of dealers within the overall car finance market fell by almost 4% between 2006 and 2010
Loans account for almost 90% of the point-of-sale car finance market in Greece
Automotive insurance, warranty and assistance markets by size, 2010
Methodology
In terms of total business, the Greek market generated revenues approaching EUR 200 million in 2010
Automotive dealer survey
Provision rates among dealers exceed 90% for four categories of automotive financial services
When offered, Greek dealers only ever utilize one provider for extended warranties
Extended warranties and creditor insurance achieve relatively high take-up rates

Competitor dynamics: dealer partnerships
Finance / leasing: Alpha Bank, Ethniki Bank and Emporiki Bank are the three leading non-captives
Creditor insurance: finance providers not dealers arrange this product
Motor insurance: leading providers include brokers as well as underwriters
Road assistance: few Greek dealerships deviate from purely captive provision of road assistance
Extended warranties: MAPFRE Asistencia and Brokins 3 are developing a non-captive market

Competitor dynamics: manufacturer brand partnerships
Greek manufacturer brands and dealerships are largely in step in terms of their product provision rates
Finance / leasing: thanks to its captive partnerships, Volkswagen Bank is the leader in weighted terms
Creditor insurance: three insurers maintain direct relationships in this market
Motor insurance: brokers are highly influential in the manufacturer-branded motor insurance sector
Road assistance: four international assistance firms challenge ELPA in this market
Extended warranties: Allianz is the market leader in terms of weighted share of partnerships
Pre-paid service contracts: only two brands have launched services in this field

6.0 ROMANIA
Introduction
Passenger vehicle data
Imports of second hand cars helped used car sales to peak in 2009 before falling back in 2010
The popularity of the Dacia brand provides Renault Nissan with a market share exceeding one third.

Market size for consumer automotive financial services

Increasing volumes in the used car finance market have helped to offset the decline in new car finance.

The share of dealerships in Romania's car finance market fell by over 15% between 2006 and 2010.

Financial leasing accounts for the lion's share of Romania's point-of-sale finance market.

Automotive insurance, warranty and assistance markets by size, 2010

Methodology

Pre-paid service contracts may be comparatively important as a revenue generator in Romania.

Automotive dealer survey

Provision rates among dealers are universal only for motor insurance.

Dealerships in Romania typically work with three providers for motor insurance.

Point-of-sale take-up rates for motor insurance are especially high among buyers of new cars.

Competitor dynamics: dealer partnerships

Finance / leasing: the research revealed as many as 12 active non-captive competitors.

Motor insurance: Astra, Generali and OmniaSig are the leading partners.

Road assistance: some dealers in Romania reportedly organise their own road assistance service.

Extended warranties: a majority of dealerships stick to offering captive extended warranty products.

Pre-paid service contracts: AAA Auto collaborates with two non-captive providers in this field.

Competitor dynamics: manufacturer brand partnerships

Dealerships rarely try to cross-sell creditor insurance at the point of sale.

Finance / leasing: BRD Finance works alongside two captive entities owned by Renault Nissan.

Creditor insurance: Alico possesses a relationship in this field with RCI Finantare.

Motor insurance: the bulk of the manufacturer-branded market is controlled by two captive brokers.

Road assistance: among non-captive providers, the Automobil Clubul Roman may be most significant.

Extended warranties: roughly a half of significant manufacturer brands offer extended warranties.

7.0 RUSSIA

Introduction

Passenger vehicle data

New car sales have been highly volatile while sales of used cars have remained on a broadly even keel.

Thanks to the Lada brand, AvtoVAZ continues to hold a market share of close to one quarter.

Market size for consumer automotive financial services

Finance and leasing - market size and growth

In terms of volume, direct lenders outperformed point-of-sale finance between 2006 and 2010...

... helping them to increase their share of Russia's car finance market by almost 10%.

The vast majority of point-of-sale finance in Russia takes the form of loans.

Automotive insurance, warranty and assistance markets by size, 2010

Methodology

In Russia, ancillary automotive financial services income is derived almost entirely from motor insurance.

Automotive dealer survey

Creditor insurance is offered by over 80% of Russian dealerships interviewed.

Dealerships in Russia source car finance products from a very broad range of providers.

Point-of-sale take-up rates for motor insurance are far higher than those for finance and leasing.

Competitor dynamics: dealer partnerships

Finance / leasing: Russia remains the region's most fragmented point-of-sale finance market.

Creditor insurance: finance providers not dealers arrange this product.

Motor insurance: over 20 underwriters compete for dealership distribution.

Road assistance: provision of road assistance through dealerships is mainly a non-captive affair.

Extended warranties: two non-captive providers are identifiable in this nascent sector.

The potential may exist for more manufacturer brands to introduce their own motor insurance programs.

Finance / leasing: many brands to continue to work with a panel of preferred partners.

Creditor insurance: this product is only sold through indirect relationships.

Motor insurance: Ingosstrakh works closely with the Chevrolet, Gaz and Land Rover brands in Russia.

Road assistance: ACAR is reportedly the sole preferred partner of six manufacturer brands.

Extended warranties: a few brands have introduced extended warranty programs to Russia.

8.0 SLOVENIA

Introduction

Passenger vehicle data

Slovenia's car parc exceeded one million passenger vehicles for the first time in 2009.

By manufacturer group, Slovenia is one of Europe's most concentrated markets for new car sales.

Market size for consumer automotive financial services
Finance and leasing - market size and growth
Dealerships in Slovenia have been successful in increasing their share of car finance volumes...
... which has resulted in a sharp fall in the business available to direct lenders
More than a half of Slovenia's point-of-sale finance sector is composed of financial leasing

Automotive insurance, warranty and assistance markets by size, 2010

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Automotive dealer survey
Five types of automotive financial service are offered by more than three quarters of dealerships
Dealerships in Slovenia always source pre-paid service contracts from a single captive entity.
Almost 85% of buyers of new cars take out finance or leasing products through a dealership

Competitor dynamics: dealer partnerships
Finance / leasing: SKB emerges as the strongest competitor in terms of its non-captive presence
Creditor insurance: finance providers not dealers arrange this product
Motor insurance: five underwriters dictate proceedings in Slovenia
Road assistance: a minority of dealerships in Slovenia intermediate non-captive propositions
Extended warranties: for a small country, there is a surprisingly high number of non-captive competitors
Pre-paid service contracts: captive products are intermediated by over 40% of dealers surveyed

Competitor dynamics: manufacturer brand partnerships
Finance / leasing: Summit Leasing possesses numerous partnerships with manufacturer brands
Creditor insurance: most activity is organised indirectly through non-captive firms
Motor insurance: indirect provision is also a notable characteristic of the motor insurance sector
Road assistance: AM25S is the most prolific creator of non-captive relationships
Extended warranties: Marsh collaborates with several major manufacturer brands in Slovenia
Pre-paid service contracts: schemes have been established in this sphere by several manufacturer brands

9.0 TURKEY

Introduction
Passenger vehicle data
Turkey's markets for new and used car sales are comparatively resilient
Renault Nissan and Hyundai vie for market leadership in Turkey's market for new cars
Market size for consumer automotive financial services
Finance and leasing - market size and growth
Dealerships expand their share of car finance volumes to the detriment of direct lenders
Point-of-sale gross advances are likely to amount to TRY 6.42 billion by the end of 2010
Point-of-sale finance in Turkey is almost entirely dominated by loans as opposed to leasing

Automotive insurance, warranty and assistance markets by size, 2010

Methodology
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Automotive dealer survey
Finance / leasing, motor insurance and road assistance are intermediated by all dealers surveyed
Few dealerships work habitually with more than two providers for finance and leasing products
Over three quarters of buyers of new cars take out finance or leasing at the point of sale

Competitor dynamics: dealer partnerships
Finance / leasing: Turkey plays host to around a dozen non-captive competitors
Creditor insurance: finance providers not dealers arrange this product
Motor insurance: AXA emerges as a frontrunner as a non-captive provider
Road assistance: dealer distribution of road assistance is almost entirely dominated by captive propositions
Extended warranties: Turkish dealers focus on marketing captive extended warranty products

Competitor dynamics: manufacturer brand partnerships
Dealers and manufacturer brand provision rates do not match for creditor insurance
Finance / leasing: Koçfinans maintains relationships with multiple manufacturer brands in Turkey
Motor insurance: Allianz is dominant amidst otherwise fragmented competition
Road assistance: Tur Assist is identifiable as the market leader in this segment
Extended warranties: some brands utilize external partners for their extended warranty schemes

10.0 UKRAINE

Introduction
Passenger vehicle data
Sales of new cars plummet below 140,000 in 2010 although the used car market is more resilient
Ukraine is one of Europe's more fragmented markets for new car registrations
Market size for consumer automotive financial services
Finance and leasing - market size and growth
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... resulting in a market worth no more than UAH 4.58 billion in aggregate
Ukraine's embattled point-of-sale finance market is almost entirely dominated by loans
Automotive insurance, warranty and assistance markets by size, 2010 Methodology
All revenues are attributable to three product types, the largest of which by far is motor insurance
Automotive dealer survey
Dealers in Ukraine focus on providing a core palette of automotive financial services
Dealerships in Ukraine collaborate with an average of over nine finance providers
There has been a severe contraction in the availability of point-of-sale credit in Ukraine
Competitor dynamics: dealer partnerships
Finance / leasing: Ukraine's market is almost as fragmented as that of neighbouring Russia
Credit insurance: finance providers not dealers arrange this product
Motor insurance: numerous underwriters distribute through dealerships
Road assistance: most dealers stick to intermediating captive road assistance services
Competitor dynamics: manufacturer brand partnerships
Dealer and manufacturer brand provision rates are more or less aligned
Finance / leasing: Index Bank is the leading individual provider by weighted share of partnerships
Credit insurance: this product is always arranged on an indirect basis
Motor insurance: by weighted share of partnerships, Express Insurance takes almost a half of the market
Road assistance: manufacturer brands use both captive and non-captive operating models

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