



LLOYD'S

MARKET INTELLIGENCE

KEY INFORMATION SOURCES

May 2009

www.lloyds.com/marketintelligence

The Market Intelligence team has been gathering and analysing intelligence for the past four years. During this time, the team has acquired and developed significant knowledge of information sources.

This document aims to summarise the team's view of key information sources for the benefit of those managing agents who may be interested in benchmarking and/or developing their own capabilities.

BUSINESS ENVIRONMENT

Sources regularly used by Market Intelligence

Central Intelligence Agency



The *Central Intelligence Agency (CIA)* provides a wealth of socio-economic data on many countries. The CIA's online *Factbook* is updated periodically throughout the year. The Market Intelligence team uses this information when compiling country fact sheets, available within the team's country briefs.

Visit: www.cia.gov/library/publications/

Publicly available

Economist Intelligence Unit*

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The *Economist Intelligence Unit (EIU)* provides services that offer an independent view of countries around the world. The socio-economic and political analysis contained within the *EIU's Country Reports* and *Country Profiles* is regularly used by the Market Intelligence team.

Visit: www.eiu.com

Contact: london@eiu.com

Global Insight*



Global Insight provides comprehensive economic, financial, and political coverage of countries, regions, and industries. The Market Intelligence team subscribes to the *Country Analysis & Forecast* service and frequently uses the *Country Reports* and *Special Reports* contained within.

Visit: www.globalinsight.com

Contact: support@globalinsight.com

International Monetary Fund



The *International Monetary Fund (IMF)* produces a vast number of publications. The Market Intelligence team uses these publications widely; in particular the *IMF's Article IV Consultations* are extremely helpful in highlighting potential growth drivers and challenges within individual economies.

Visit: www.imf.org/external/country/index.htm

Publicly available

OECD



For more than 40 years, the *OECD* has been one of the world's largest and most reliable sources of comparable statistics, and economic and social data. A wide range of *OECD* publications are used by the Market Intelligence team for analysis of *OECD* member countries.

Visit: www.oecd.org

Publicly available

World Bank



The *World Bank* produces a wealth of national and international statistics, cross-country, cross-sector, thematic research and analysis on global trends in the world economy. The Market Intelligence team utilises this site to ensure its output is up-to-date and reflects best international research.

Visit: <http://econ.worldbank.org>

Publicly available

Additional sources trialled by Market Intelligence

Business Monitor*

Business Monitor International is a leading print and online publisher of specialist business information on global emerging markets. The company's range of daily, weekly, monthly and quarterly services covers political risk, finance, macroeconomic performance, outlook and forecast, industry sectors and the business operating environment.

Visit: www.businessmonitor.com

Contact: +44 (0)20 7248 0468

Deloitte**Deloitte**

Deloitte Research identifies, analyzes, and explains the major issues facing businesses today. *Deloitte Research* delivers insights which companies can use to improve performance and gain a competitive advantage. *Deloitte's International Tax and Business Guides* and accompanying *Highlights* series summarise tax and investment regimes for more than 100 jurisdictions.

Visit: www.deloitte.com/research
www.deloittetaxguides.com

Publicly available

Doing Business Project

The *World Bank's Doing Business* project provides objective measures of business regulations and their enforcement across 178 countries and selected cities. The project provides information on a range of practical issues, including: starting a business, taxes, infrastructure, enforcing contracts and closing a business.

Visit: www.doingbusiness.org

Publicly available

Ernst & Young

The *Ernst & Young Library* contains newsletters, reports, white papers and other thought leadership. Publications focus on key issues within a range of industry sectors.

Visit: www.ey.com/global/content.nsf/International/Dynamic_Library

Publicly available

Kwintessential

Kwintessential provides *Country Etiquette Guides* and *Doing Business in...* guides on a range of territories. These guides provide practical information to increase understanding of other people's languages, cultures, etiquettes and taboos, which may provide invaluable on business visits.

Visit: www.kwintessential.co.uk

Publicly available

Moody's Economy.com*

Moody's Economy.com, a leading independent provider of economic, financial, country and industry research, provides a suite of services to meet business environment intelligence needs. These services include: databases, forecasting and modelling.

Visit: www.economy.com

Contact: +44 (0)20 7772 1646

Other sources

BP

BP's annual Statistical Review of World Energy provides an objective review of the world's energy markets, past and present. The review covers major types of fuel, including: oil, natural gas, coal, nuclear and hydroelectricity.

Visit: www.bp.com

Publicly available

Deutsche Bank Research

Deutsche Bank Research is one of the world's leading think tanks for trends in business, society and the financial markets. Deutsche Bank Research actively promotes public debate on economic, fiscal, labour-market and social-policy issues.

Visit: www.dbresearch.com

Publicly available

International Energy Agency

The International Energy Agency (IEA) is an intergovernmental organisation which acts as energy policy advisor to 28 member countries in their effort to ensure reliable, affordable and clean energy for their citizens. The IEA conducts a broad programme of energy research, data compilation, publications and public dissemination of the latest energy policy analysis and recommendations on good practices.

Visit: www.iea.org

Publicly available

Oanda

Oanda's FXHistory is a user-friendly tool for accessing the largest foreign exchange database on the internet. You can obtain the historical exchange rates with the desired rate (cash, interbank, credit card), in ASCII, CSV or HTML format.

Visit: www.oanda.com/convert/fxhistory

Publicly available

UK Trade & Investment*

UK Trade & Investment (UKTI) offers assistance through research and advice for organisations looking to make initial approaches into new overseas markets. The Overseas Markets Introductory Service (OMIS) puts companies directly in touch with UKTI staff in 99 overseas markets. The Export Marketing Research Scheme (EMRS) provides a subsidised service for gathering intelligence on new overseas markets.

Visit: www.uktradeinvest.gov.uk

Contact: enquiries@uktradeinvest.gov.uk

INSURANCE ENVIRONMENT

Sources regularly used by Market Intelligence

A.M. Best*



A.M. Best publishes over 50 references, periodicals, software products and other resources that cover every facet of the insurance industry. Statistics and analysis contained within *Best's Insurance Reports – Non US* (subscription service) and *Best's Country Risk Reports* (publicly available) are used by the Market Intelligence team on a regular basis.

Visit: www.ambest.com

Contact: sales@ambest.com

Axco*



Axco provides information on insurance markets across the globe. Axco offers a range of services that are indispensable to anyone conducting business in foreign insurance markets. The Market Intelligence team subscribes to, and regularly uses, Axco's *Insurance Market Reports* and *Axco's Global Statistics*.

Visit: www.axcoinfo.com

Contact: axco@axcoinfo.com

Insurance Day



Insuranceday.com is an online news and analytical web service that brings together the full capability of Informa's insurance publications into a single offering. Insuranceday.com offers eight key channels of news, detailed analysis and interpretation, as well as statistical information.

Visit: www.insuranceday.com

Contact: +44(0)20 7017 7360

Ins Publications*



Ins Publications produces a selection of specialised publications for the insurance industry, most notably the *Asia Insurance Review* and the *Middle East Insurance Review*. The Market Intelligence team receives *Asia Insurance Review's* monthly publications and e-weeklies and uses the magazine archives for research purposes (all available as part of the subscription service).

Visit: www.asiainsurancereview.com
www.meinsurancereview.com

Contact: admin@asiainsurancereview.com
admin@meinsurancereview.com

Insurance Information Institute



The *Insurance Information Institute (I.I.I.)* compiles the latest facts and statistics relating to the insurance industry with a major focus on the US market. Market Intelligence uses the *I.I.I.'s Country Profiles* as quick reference guides.

Visit: www.iii.org/international/toc/

Publicly available

Natural Hazards Assessment Network



The *NATural Hazards Assessment Network (NATHAN)* presents up-to-date geoscientific expertise and provides services such as interactive maps of natural hazards and country profiles that include socio-economic and hazard data. The Market Intelligence team uses *NATHAN* as a quick reference on the degree of exposure to natural hazards and the percentage of country area affected.

Visit: <http://mrnathan.munichre.com/>

Publicly available

Sigma*

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iii

Sigma World Insurance Data (1980–2007) covers 93 countries and 17 regional aggregates around the globe. The data includes: life and non-life premiums, real growth rates, premiums per capita and premiums as a % of GDP. *Sigma* also produces a range of publicly available reports on emerging industry issues. The Market Intelligence team uses *Sigma World Insurance Data* in order to chart countries over time and to compare regional peers.

Visit: www.swissre.com/sigma

Contact: sigma@swissre.com

Additional sources trialled by Market Intelligence

Clyde & Co

CLYDE&CO

Clyde & Co produces a range of publicly available insurance and reinsurance briefings and summaries of recent industry developments.

Visit: <http://www.clydeco.com/knowledge/publications/>

Publicly available

Fitch Ratings*


Fitch Ratings provides an array of reports on a subscription basis. Publications include: *Full Ratings Reports* on insurance companies and *Specialist Reports*, which focus on key issues within individual countries and classes of business, as well as significant areas of exposure.

Visit: www.fitchratings.com

Contact: client.services@fitchratings.com

Geneva Association

The Geneva Association is a global organisation formed by chief executive officers from the most important insurance companies around the world. The Geneva Associations' high quality papers and articles are a useful source in understanding the latest trends affecting insurance regulation globally.

Visit: www.genevaassociation.org

Publicly available

KPMG

KPMG produces a range of publicly available financial services publications, most notably a monthly insurance newsletter.

Visit: www.kpmg.co.uk/master/pubs.cfm

Publicly available

Moody's*

Moody's produces *Insurance Industry Outlooks* and *Insurance Statistical Supplements*. Together these documents contain information on industry trends and comparative company level statistics across a range of indicators.

Visit: www.moody.com

Contact: clientservices@moody.com

PricewaterhouseCoopers

PricewaterhouseCoopers offers a range of publications on the insurance industry, which focus on specific markets and regions, as well as emerging global issues.

Visit: www.pwc.com/insurance

Publicly available

Standard & Poor's*

ClassicDirect is Standard & Poor's primary insurance rating, research and data product, which includes country reports, company reports, industry research and financial data. ClassicDirect, a real-time database for all insurance ratings and analysis, offers global insurance market coverage for all sectors and detailed financial data for all companies.

Visit: www.standardandpoors.com

Contact: +44 (0)20 7176 7022

Other sources

Aon Carrier Strategic Consulting*

Aon Carrier Strategic Consulting works with insurers to grow their businesses profitably by providing the facts and insights they need to make informed strategic investment decisions. Access to Aon's USD 80bn of premium placement data and the expert opinions of 45,000 practitioners across 500 offices in 120 countries enables robust assessment of strategic options and deep understanding of how to be successful anywhere in the world.

Visit: www.aon.co.uk

Contact: julian.badcock@aon.co.uk

Insurance Insider*

The Insurance Insider is a monthly publication that provides insight and intelligence on the London and international insurance and reinsurance markets. The Insurance Insider analyses all the key trends and developments while also informing its subscribers about what is going to happen in the weeks ahead.

Visit: www.insuranceinsider.com

Contact: +44 (0)20 7397 0619

Insurance Services Office*

The Insurance Services Office (ISO) is a leading supplier of information about risk. ISO supplies data, analytics and decision-support services for many industries, including non-life insurance. A key focus of services provided by ISO is the US market.

Visit: www.iso.com

Contact: +1 800 888 4476

LatinInsurance*

LatinInsurance is an information provider of technical and financial information on major Latin American insurance markets. LatinInsurance has developed an internet based tool, which aggregates and summarises insurance data from regulators within the region.

Visit: www.latinoins.com

Contact: info@latinoins.com

ReRatings

ReRatings is a publicly available ratings directory of the world's leading reinsurers. This directory is updated on a weekly basis.

Visit: www.reratings.com

Publicly available

Russian Polis Information Group*

The Russian Polis Information Group provides intelligence on insurance in Central, Eastern and Southern Europe, and former USSR. The Insurer magazine provides insurance news, conference reports, interviews and survey data. TOP Insurer is an analytical project that covers 30 markets. The report encompasses a comparative analysis of the current state and dynamics of the insurance markets, rankings of major players, and comparison of strategies adopted by international groups.

Visit: www.in-sure.ru

Contact: zhogina@in-sure.ru

