The Market Intelligence team has been gathering and analysing intelligence for the past few 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**

### Key Sources

#### 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.

Publicly available

#### Economist Intelligence Unit

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* have been used by the Market Intelligence team.

Visit: [www.eiu.com](http://www.eiu.com)  
Contact: [london@eiu.com](mailto: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](http://www.globalinsight.com)  
Contact: [support@globalinsight.com](mailto:support@globalinsight.com)

*Note: Market Intelligence holds a subscription*

#### 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.

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](http://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.

Publicly available

* Denotes subscription service
## Key Information Sources: Market Intelligence

### Useful sources used by the team

<table>
<thead>
<tr>
<th>Source</th>
<th>Description</th>
<th>Visit</th>
<th>Contact</th>
<th>Publicly available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Monitor</td>
<td><em>Business Monitor International</em> 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.*</td>
<td><a href="http://www.businessmonitor.com">www.businessmonitor.com</a></td>
<td>+44 (0)20 7248 0468</td>
<td></td>
</tr>
<tr>
<td>Deloitte</td>
<td><em>Deloitte Research</em> identifies, analyzes, and explains the major issues facing businesses today. <em>Deloitte Research</em> delivers insights which companies can use to improve performance and gain a competitive advantage. <em>Deloitte’s International Tax and Business Guides</em> and accompanying <em>Highlights</em> series summarise tax and investment regimes for more than 100 jurisdictions.</td>
<td><a href="http://www.deloitte.com/research">www.deloitte.com/research</a> <a href="http://www.deloittetaxguides.com">www.deloittetaxguides.com</a></td>
<td></td>
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<tr>
<td>Doing Business Project</td>
<td>The <em>World Bank's Doing Business</em> 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.</td>
<td><a href="http://www.doingbusiness.org">www.doingbusiness.org</a></td>
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<tr>
<td>Kwintessential</td>
<td><em>Kwintessential</em> provides <em>Country Etiquette Guides</em> and <em>Doing Business in…</em> 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.</td>
<td><a href="http://www.kwintessential.co.uk">www.kwintessential.co.uk</a></td>
<td></td>
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<tr>
<td>Moody’s Economy.com</td>
<td><em>Moody's Economy.com</em>, 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.</td>
<td><a href="http://www.economy.com">www.economy.com</a></td>
<td>+44 (0)20 7772 1646</td>
<td></td>
</tr>
</tbody>
</table>

* Denotes subscription service
# Key Information Sources: Market Intelligence

## 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 |

### Bureau van Dijk
BvD’s Orbis database covers both public and private companies across the globe. Information includes up to 10 years of financial data plus activities, financial strength indicators and directors. Orbis also includes detailed corporate ownership structures so you can research beneficial ownership for due diligence and assessing risk. Orbis has information on over 100 million companies.

| Visit: www.bvdinfo.com | Contact: dan.white@bvdinfo.com |

### 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 |

* Denotes subscription service
INSURANCE ENVIRONMENT

Key Sources

Advisen Front Page News*

Advisen provides insight into underwriting, marketing and purchasing commercial insurance. Advisen’s web-based workstation incorporates real-time analytics and research on over 13 million global businesses, subsidiaries, and office locations and 70 industries. Advisen FPN services sift through over 60,000 articles from over 4,000 domestic and international news sources to find the most relevant articles to commercial insurance professionals.

Visit: www.fpn.advisen.com  Contact: editors@advisen.com

Note: Market Intelligence subscribes to free newsletter services

Aon Benfield Research*

Aon Benfield Research capabilities combine analytical skills from commercial credit rating and investment banking backgrounds with specialist knowledge of the insurance and reinsurance industry. ABR produces financial reports on over 300 reinsurers and Lloyd’s Profiles that provide financial data and commentary on a quarterly basis on all active syndicates within Lloyd’s.

Visit: www.aonbenfield.com  Contact: AonBenfieldResearch@aonbenfield.com

Note: Market Intelligence subscribes to free newsletter services

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

Note: Market Intelligence holds a subscription

Business Insurance*

Business Insurance serves business executives who are responsible for the purchase and administration of corporate insurance/self-insurance programs, encompassing both property and liability insurance and employee benefit programs, including life, health and pensions. Each week, the printed publication includes news and feature articles related to these key functions. From its Website, BI also delivers current news and information on a daily basis.

Visit: www.businessinsurance.com  Contact: kevin Edison@businessinsurance.com

Note: Market Intelligence subscribes to free newsletter services

Esmerk*

Esmerk is a business information service, including expert worldwide business knowledge and news including competitor activity, market trends, sales opportunities and economic data. They provide information on countries and tailored reports for insurance industry across the globe.

Visit: www.esmerk.com  Contact: eadmin@esmerkhost.com

Note: Market Intelligence holds a subscription

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

Note: Market Intelligence holds a subscription

* Denotes subscription service
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](http://www.asiainsurancereview.com)  [www.meinsurancereview.com](http://www.meinsurancereview.com)
Contact: admin@asiainsurancereview.com  admin@meinsurancereview.com

Note: Market Intelligence receives a hard copy of the magazines for Asia Pacific & Middle East

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/](http://www.iii.org/international/toc/)
Publicly available

Note: Lloyd's America holds a subscription

Marsh Information Services

The Insurance Market Report features rates changes of ten lines of business have been surveyed across 42 countries. The information has been supplied by Marsh's insurance placement and business segment leaders in each country.

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.

Publicly available

Sigma

Sigma world insurance data cover 95 countries and 17 regional aggregates around the globe and include direct premiums of life and non-life business in USD and local currency, real growth rates, premiums per capita in USD and premiums as a % of GDP. Sigma also produces a range of publicly available reports on emerging industry issues. The Market Intelligence team has used Sigma World Insurance Data in order to chart countries over time and to compare regional peers.

Contact: sigma@swissre.com

* Denotes subscription service
### Key Information Sources: Market Intelligence

<table>
<thead>
<tr>
<th>Useful Sources Used by the Team</th>
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<tbody>
<tr>
<td><strong>AM Best - UK non-life statement file</strong></td>
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<tr>
<td>AM Best’s UK non-life statement file is a database of Financial Services Authority (FSA) regulatory returns data and analysis for Non-Life insurers operating in the UK, where you can perform peer and market-trend analysis on a comparable and consistent basis.</td>
</tr>
<tr>
<td><strong>Contact:</strong> <a href="mailto:customer_service@ambest.com">customer_service@ambest.com</a></td>
</tr>
<tr>
<td><strong>AM Best – Best Special Report</strong></td>
</tr>
<tr>
<td><strong>AH to update.</strong></td>
</tr>
<tr>
<td><strong>Contact:</strong> <a href="mailto:customer_service@ambest.com">customer_service@ambest.com</a></td>
</tr>
<tr>
<td><strong>Clyde &amp; Co</strong></td>
</tr>
<tr>
<td>Clyde &amp; Co produces a range of publicly available insurance and reinsurance briefings and summaries of recent industry developments.</td>
</tr>
<tr>
<td><strong>Publicly available</strong></td>
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<tr>
<td><strong>Fitch Ratings</strong></td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td><strong>Visit:</strong> <a href="http://www.fitchratings.com">www.fitchratings.com</a></td>
</tr>
<tr>
<td><strong>Contact:</strong> <a href="mailto:client.services@fitchratings.com">client.services@fitchratings.com</a></td>
</tr>
<tr>
<td><strong>Note:</strong> Lloyd’s Investor Relations holds a subscription</td>
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<tr>
<td><strong>Geneva Association</strong></td>
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<tr>
<td>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.</td>
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<tr>
<td><strong>Visit:</strong> <a href="http://www.genevaassociation.org">www.genevaassociation.org</a></td>
</tr>
<tr>
<td><strong>Publicly available</strong></td>
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<tr>
<td><strong>GC Capital Ideas</strong></td>
</tr>
<tr>
<td>GCCapitalIdeas.com is a new tool provided by Guy Carpenter for keeping pace with the changing nature of risk. The website uses short online articles that let you focus on just the topics that interest you, replacing the need to sift through long reports. Effective tagging of all content makes searching for information easier and more effective than ever.</td>
</tr>
<tr>
<td><strong>Visit:</strong> <a href="http://www.gccapitalideass.com/">http://www.gccapitalideass.com/</a></td>
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<tr>
<td><strong>Publicly available</strong></td>
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<tr>
<td><strong>KPMG</strong></td>
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<tr>
<td>KPMG produces a range of publicly available financial services publications, most notably a monthly insurance newsletter.</td>
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<tr>
<td><strong>Visit:</strong> <a href="http://www.kpmg.co.uk/master/pubs.cfm">www.kpmg.co.uk/master/pubs.cfm</a></td>
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<td><strong>Publicly available</strong></td>
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* Denotes subscription service
**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.*

<table>
<thead>
<tr>
<th>Visit: <a href="http://www.moodys.com">www.moodys.com</a></th>
<th>Contact: <a href="mailto:clientservices@moodys.com">clientservices@moodys.com</a></th>
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<tr>
<td>Note: Lloyd's Investor Relations holds a subscription</td>
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**PricewaterhouseCoopers**

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

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<thead>
<tr>
<th>Visit: <a href="http://www.pwc.com/insurance">www.pwc.com/insurance</a></th>
<th>Publicly available</th>
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</table>

**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.*

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<tr>
<th>Visit: <a href="http://www.standardandpoors.com">www.standardandpoors.com</a></th>
<th>Contact: +44 (0)20 7176 7022</th>
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<td>Note: Lloyd's Investor Relations holds a subscription</td>
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* Denotes subscription service
Agent & Broker Magazine*

AGENT & BROKER Magazine is a monthly magazine produced to serve the property-casualty insurance business and is distributed to qualified agents, brokers, MGAs, and wholesale brokers. AA&B delivers a diverse selection of themed articles, along with “how to” strategy features and other articles designed to inspire and educate readers and expand their production.

Visit: www.agentandbroker.com Contact: aab@sbmedia.com

Note: Lloyd’s receives a hard copy of the magazines

BN Americas*

BN Americas is an online source of business information in Latin America. It provides news, research, database and information of Latin America, focusing especially on 12 industrial sectors with in-depth coverage of on a regular basis: Oil & Gas, Electric Power, Petrochemicals, Mining, Metals, Infrastructure, Water & Waste, Banking, Insurance, Telecom, Technology and Privatization.

Visit: www.bnamericas.com Contact: baguayo@bnamericas.com

Inpoint*

Formerly, Aon Carrier Strategic Consulting, Inpoint 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.inpoint.com Contact: julian.badcock@aon.co.uk

Insurance Daily

InsuranceDaily.co.uk is an independent online publication, providing information on insurance companies and markets. While InsuranceDaily.co.uk is primarily delivered for UK readers, they also aim to cover key events across Europe, the USA, as well as world markets.

Visit: www.insurancedaily.co.uk Contact: editors@britemedia.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

Note: Lloyd's Communications Team receives a hard copy of the magazines

Insurance Journal

National Underwriter P&C provides complete coverage of the events and issues affecting the property and casualty insurance industry--both commercial and personal lines. We report the top stories of the week, give perspective on the latest news shaping the market, examine trends in technology, provide updates on specialty markets and summarize proprietary research results.


* Denotes subscription service
Key Information Sources: Market Intelligence

**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](http://www.iso.com)  **Contact:** +1 800 888 4476

**Insurance Services News**
Insurance Services Network (isn) provides international insurance information including: Country-Specific Insurance Information; Insurance Research Letter – a monthly journal (founded in New York, 1966); Information gathered by isn's team of professional insurance professionals around the world Useful information insurance information.


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

**Visit:** [www.latinoins.com](http://www.latinoins.com)  **Contact:** info@latinoins.com

**Mondaq**
Mondaq provides latest thinking on legal, accounting, regulatory and commercial issues supplied by the world's leading professional advisors. Articles are primarily grouped by geographical region: All Regions, UK, North America, Asia Pacific and Offshore Briefings. Within each separate Briefing section you can browse or search by topic, region, contributor (company or individual) or click on the recent articles listed on the Briefing homepages.

**Visit:** [www.mondaq.com](http://www.mondaq.com)  **Contact:** [http://www.mondaq.com/contact.asp](http://www.mondaq.com/contact.asp)

**National Underwriter Magazine**
*National Underwriter P&C* provides complete coverage of the events and issues affecting the property and casualty insurance industry—both commercial and personal lines. We report the top stories of the week, give perspective on the latest news shaping the market, examine trends in technology, provide updates on specialty markets and summarise proprietary research results.

**Visit:** [www.property-casualty.com](http://www.property-casualty.com)  **Contact:** sfriedman@nuco.com

*Note:* Market Intelligence subscribes to free newsletter services

**Post Magazine**
*Post Magazine* has delivered hard-edged news, analysis and comment for every sector of the insurance industry every week since 1840. It is well-established as the leading paid-for weekly magazine with a readership of more than 44,000, and is essential reading for insurance professionals. Post is read by all key decision makers in the UK general insurance industry.

**Visit:** [www.postonline.co.uk](http://www.postonline.co.uk)  **Contact:** incisivemedia@optimabiz.co.uk

*Note:* Lloyd’s receives a hard copy of the magazines

* Denotes subscription service
### Key Information Sources: Market Intelligence

#### Reactions Magazine*

*Reactions Magazine* provides news and analysis on the trends and companies in property/casualty and property-catastrophe lines. This includes niche specialty lines such as aerospace, marine, energy, and terrorism lines, and specialised forms of distribution such as surplus lines business through managing general agents in the US.

<table>
<thead>
<tr>
<th>Visit: <a href="http://www.reactionsnet.com">www.reactionsnet.com</a></th>
<th>Contact: <a href="mailto:customerservices@euromoneyplc.com">customerservices@euromoneyplc.com</a></th>
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Note: Lloyd's receives a hard copy of the magazines

#### Reinsurance Magazine*

*Reinsurance Magazine* is the market leading technical magazine for the world's reinsurance buyers, sellers and brokers. Covering all aspects of the global reinsurance industry, Reinsurance Magazine provides news and analysis of all the key events and trends in the world's reinsurance market and reflecting its importance of global presence and editorial coverage, has offices in New York, Hong Kong and London.

<table>
<thead>
<tr>
<th>Visit: <a href="http://www.postonline.co.uk">www.postonline.co.uk</a></th>
<th>Contact: <a href="mailto:incisivemedia@optimabiz.co.uk">incisivemedia@optimabiz.co.uk</a></th>
</tr>
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</table>

Note: Lloyd's receives a hard copy of the magazines

#### ReRatings

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

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<tr>
<th>Visit: <a href="http://www.reratings.com">www.reratings.com</a></th>
<th>Publicly available</th>
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</table>

#### 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.

<table>
<thead>
<tr>
<th>Visit: <a href="http://www.in-sure.ru">www.in-sure.ru</a></th>
<th>Contact: <a href="mailto:info@in-sure.ru">info@in-sure.ru</a></th>
</tr>
</thead>
</table>

#### Xprimm.com

Media XPRIMM is a media agency and a public relations organization specialized in the insurance, reinsurance, brokerage and private pensions' market. The company's activity is based in Romania but their focus is the entire Central and Eastern European region.

<table>
<thead>
<tr>
<th>Visit: <a href="http://www.xprimm.com">www.xprimm.com</a></th>
<th>Contact: <a href="mailto:media@xprimm.com">media@xprimm.com</a></th>
</tr>
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</table>

* Denotes subscription service
LLOYD’S BUSINESS

Crystal

*Crystal* gives users quick and easy access to key global trading information, including regulatory information and taxation information. The Market Intelligence team uses *Crystal* for up-to-date country-specific information on Lloyd’s trading position and compulsory classes of business.

Visit: [www.lloyds.com/crystal](http://www.lloyds.com/crystal)  
Contact: LITA@lloyds.com

Market Analysis

Market Analysis provides analysis on past, present and future performance of syndicates and the Lloyd’s market.

Visit: [www.lloyds.com/stats](http://www.lloyds.com/stats)  
Publicly available

Market Intelligence

Market Intelligence team provides analysis of the world’s insurance industry from a geographic perspective for the benefit of Lloyd’s Managing Agents, Brokers & Coverholders to help them develop their business internationally.

COMPARE COUNTRIES

*Compare Countries* provides high level statistics across 200+ territories on the economy, insurance market and Lloyd’s business, employing regional heat maps for a quick overview.

COUNTRY PROFILES

*Country Profiles* provides individual summaries for Lloyd’s key territories. These profiles contain factsheets on the economy, insurance market and Lloyd’s business.

MARKET PRESENTATIONS

*Market Presentations* contain local insights offered by Lloyd’s Country Managers on opportunities and challenges for Lloyd’s in their markets.

COUNTRY ROUNDUPS

*Country Roundups* provides summaries of recent industry news from Lloyd’s Country Managers.

CLASS REVIEW

*Class Review* offers benchmarking analysis comparing Lloyd’s business with its competitors in key territories, broken down by specialty class of business.

Visit: [www.lloyds.com/MarketIntelligence](http://www.lloyds.com/MarketIntelligence)  
Contact: MarketIntelligence@lloyds.com

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* Denotes subscription service