

Moody's Insurance Research

Moody's Insurance Research Services address the needs of market participants with diverse credit analysis requirements, from risk management to investment management to insurance brokerage.

With timely, opinion-rich commentary and in-depth analysis, Moody's Insurance Research covers every major sector, including Life and Health, Property and Casualty, Reinsurance, Financial Guarantors and Mortgage and Title.

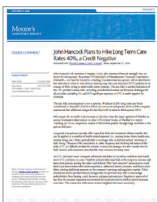
Key Features:

- » Issuer and thematic research related to the more than 300 insurance companies Moody's rates globally.
- » Comprehensive issuer research offerings including credit opinions, issuer comments, analysis, company profiles and U.S. insurance statistics.
- » Updates and in-depth industry and sector research comprised of sector comments, special comments and U.S. insurance statistical supplements.

Key Benefits:

- » Exclusive access to a team of over 50 insurance analysts worldwide.
- » Insightful, timely commentary on the main credit issues that affect the insurance industry.
- » Priority invitations to Moody's insurance conference and events program.

FEATURED INSURANCE RATINGS AND RESEARCH:



Issuer and Sector Comments

Moody's analysts' brief, timely commentary on newsworthy events related to individual issuers or sectors give market participants insight into the potential impact of credit events on ratings.



Special Comments

Special Comments provide in-depth, comprehensive assessments of topical issues in the insurance industry.



Insurance Financial Strength Ratings

An Insurance Financial Strength Rating (IFSR) reflects an insurance company's intrinsic financial strength relative to all other rated insurance companies globally. These ratings are assigned from a thirteen-point scale ranging from A to E (including '+' and '-' rating qualifiers).

Moody's Insurance Research

SERVICE FEATURES: *Overview of the services included in your Moody's subscription.*

Descriptions of Major Insurance Research Packages

LIFE AND HEALTH INSURANCE:

Research on life and health insurers globally, including insurance holding companies, multi-line, non-insurance conduits and other diversified financial institutions.

PROPERTY AND CASUALTY RESEARCH:

Research on property and casualty insurers globally, including insurance holding companies, insurance brokerage, multi-line, reinsurance, non-insurance conduit, the Lloyd's market, title insurer, mortgage and financial guarantors, and other diversified financial institutions.

EMEA INSURANCE:

Research on insurance companies domiciled in Europe, the Middle East and Africa.

Events Overview

TELECONFERENCES:

Teleconferences and webcasts provide brief updates on high-profile insurance ratings news and research. All teleconferences and related materials are archived on our website.

BRIEFINGS:

Discuss the latest issues in the changing insurance landscape with experts from our Insurance and Credit Policy teams at our frequent briefings and roundtables.

CONFERENCES:

Annual conferences give you the opportunity to forge relationships with our analysts, network with peers, and participate in a dialogue about evolving trends in insurance risk.

ISSUER COVERAGE

Number of entities rated by Moody's Investors Service

	GLOBAL	AMERICAS	EMEA	ASIA
Insurers	360	250	70	40

Distribution Alternatives

MOODYS.COM: Access to all of our insurance research, ratings information, and financial data is available through our website, www.Moodys.com.

EMAIL ALERTS: Customize your notifications based on issuer, market segment and region with our email alerting service.

BLOOMBERG: Receive Moody's ratings and press releases directly through your Bloomberg terminal.

DATA FEEDS: Direct access to current and historical ratings data is available through our FTP and syndication data services.

Service Support

ANALYST ACCESS: Access to our global team of insurance experts gives you real-time answers to your most critical questions.

TRAINING SPECIALISTS: Our team of training specialists helps you gain the most from your Moody's subscription.

CLIENT SERVICES DESK: Our customer service team is available 24 by 5 to give you the answers you need.

ACCOUNT MANAGERS: Dedicated relationship management teams provide support at each level of your organization.

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