



CLASSICDIRECT

ClassicDirect provides vital credit information on the global insurance industry:

- A continuous look at ongoing Standard & Poor's rating activity
- Notification of ratings actions
- Immediate access to detailed insurer and industry analysis
- Detailed financial data and ratios

The global Standard & Poor's insurance ratings, research, commentary and financials you require—delivered directly to your desktop.

If you follow the insurance industry, Standard & Poor's ClassicDirect makes it easy to obtain all the global ratings, research and industry insight you need to help you assess insurer financial strength, monitor risks and make confident, well-informed business decisions. It provides integrated, Web-based access to the entire spectrum of real-time Standard & Poor's insurance information.

Single-source access to insights from the world's foremost insurance credit analysts.

ClassicDirect offers a comprehensive perspective that reinforces Standard & Poor's global reputation for objective, high-quality analysis. It provides ratings, research and industry commentary from one of the world's largest, most experienced network of insurance credit analysts—a network with a reach that extends to more than 90 countries, giving Standard & Poor's valuable local insight into all the world's major insurance markets.

An indispensable credit guide to today's global insurance industry, ClassicDirect is the single source you need for real-time Standard & Poor's insurance information covering 13,000 insurers and all insurance sectors, including:

- Property/Casualty
- Life
- Reinsurance
- Healthcare
- Mortgage Insurance
- Lloyd's Syndicate Assessments (LSA)

ClassicDirect includes detailed, as reported financial data on approximately 3,300 companies. Data is provided, where available, for years 1994 to the latest published year, and is taken from the directive-style report & accounts for insurance companies in EC countries, including their subsidiaries in EMEA, Asia-Pacific and Bermuda.

Your single source for the latest insurer ratings—and more.

ClassicDirect provides a current, convenient view of the credit ratings and supporting financials of thousands of insurers around the world. It gives you instant access to both Standard & Poor's Insurer Financial Strength Ratings and Counterparty Credit Ratings.

To enhance your analysis, ClassicDirect augments ratings information with a wealth of other valuable details, including:

- Rating analysis
- Rating history with supporting analysis
- Industry and market commentaries
- Key normalised financial data for cross-market comparison
- Comprehensive, as reported financial data for detailed company analysis
- Ratio reports
- Examination of key performance tests
- Both consolidated and sole company accounts
- Company profiles
- Lloyd's Syndicate Assessments and financial data

Powerfully integrated content and tools.

With its menu-driven design, ClassicDirect enables you to:

- Easily track Insurers and Re-insurers by creating customisable portfolios of the companies you monitor
- View real-time ratings and research on the specific companies you track
- Search by keyword, type of research, sector, region, country or date
- Use the data manipulation tool to easily filter any selection of companies by ratings and/or financials. Compile league tables, ratings lists and peer analysis reviews
- Build reports to easily export ratings and financials to Microsoft Excel® for your own use

A valuable resource for insurance industry participants:

Insurers use ClassicDirect to assess the credit quality of companies with which they maintain risk-based business relationships, as well as evaluate their own portfolio investment risk.

Insurance brokers turn to ClassicDirect to evaluate the credit quality of insurers.

Investment banks, regulators and other organisations use the credit perspective provided by ClassicDirect to support research, ratings advisory, trading, M&A, securitisation, origination, and issuance activities.

The screenshot displays the 'Rating Actions' section of the ClassicDirect website. It features a table with columns for Date, Company, Country, Current, and Previous. The table lists several rating actions, such as 'Wolpert Insurance Corp' being upgraded from 'A- (Stable)' to 'A (Stable)' on 28 Mar 05, and 'Lloyds Banking Group' being downgraded from 'A- (Stable)' to 'A (Stable)' on 28 Mar 05. The interface includes search filters and navigation options.

ClassicDirect provides convenient, real-time access to rating actions, insurer analysis and industry research.

The screenshot shows the 'Company Page' for Munich Reinsurance Co. It includes a table of key financial ratios for the years 2002, 2004, 2005, 2006, and 2007. The ratios include Gross Premium Income, Net Premiums Written, Adjusted Shareholders Funds, and Total Assets. Below the table, there is a section for 'Earnings' with metrics like Underwriting Profit, Net Investment Income, and Total Earnings. The page also contains contact information for Munich Reinsurance Co., including its address in Munich, Germany, and website.

In-depth company analysis offers valuable insight into 12,000 insurers worldwide.

- Receive e-mail alerts—make sure that you are alerted to any relevant research by email and then click directly to this information in ClassicDirect
- Contact Standard & Poor's analysts via the phone or e-mail contact information provided with each article

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