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Service Level Document

What the service is

InsuranceFocus is a comprehensive insurance industry database designed to identify, analyze, and monitor insurance companies and related entities worldwide. It offers detailed and standardized reports, including financials and ratios, covering 25,000 insurance companies, 8,000 reinsurers, and 5,000 insurance intermediaries across the globe. The platform provides access to U.S. statutory data and EU Solvency II SFCR reports. InsuranceFocus supports financial professionals, analysts, and researchers in conducting in-depth insurance research, counterparty risk assessment, and portfolio analysis.

Monitoring capability

InsuranceFocus provides advanced tools for monitoring insurance companies and groups globally, with broad financial data on over 16,500 insurers. It offers standardized global templates with 260-line items for international comparison and 130 national templates with 2,100-line items. U.S. statutory financials are available for 4,900 entities with 1,500-line items, while Solvency II SFCR data covers 2,000 entities with 1,300-line items. Users gain access to risk metrics, stock data, credit default swaps, news, and ownership structures for portfolio-level group exposure analysis. Customizable searches with over 250 criteria allow targeted analysis, supported by trend graphs, ratio analysis, and benchmarking tools. The portfolio view landing page facilitates portfolio-level monitoring, while the alerting system notifies users of changes in ESG scores, credit ratings, default probabilities, regulatory compliance, and claims ratios. Combining extensive data, analytical tools, and real-time updates, InsuranceFocus empowers users to identify risks and opportunities in the insurance sector.

Analytical Tools

InsuranceFocus provides a comprehensive suite of analytical tools designed to support in-depth insurance analysis. These include pivot and peer analysis for benchmarking performance, contact and batch search capabilities for efficient data retrieval, and customizable dashboards that allow users to tailor their analytical environment. The platform also features enhanced stress-testing modules for scenario analysis, enabling users to assess potential risks under various conditions, as well as trend graphs, ratio analysis, and benchmarking functionalities. A portfolio view landing page further facilitates holistic portfolio management and oversight. In addition to these core tools, InsuranceFocus introduces new analytical modules such as Claims Analytics, which enables users to visualize and benchmark claims ratios and loss trends, and the Regulatory Compliance Tracker, which helps monitor compliance status and regulatory changes.

Export Functionality

InsuranceFocus offers extensive export options, supporting Excel (.xlsx, .xls), Text (.txt), CSV (.csv), XML (.xml), PDF, and JSON. Data can be integrated directly into Excel via Add-in. Users can share exports via email and schedule automated exports via API.

New delivery features:

- Real-time API data feeds
- Scheduled exports with custom templates
- Integration with leading BI tools (Power BI, Tableau)

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Additional modules and features:

- InsuranceFocus ratings: Ratings from major agencies (S&P, Moody's, Fitch) included
- Moody's probability of default: 1-Year EDF Implied rating for rated and unrated insurers, with user-input financial support. The Probability of Default by Moody's Analytics is calculated with limited-to-no financials using country, industry, and size to deliver a benchmark PD estimate. The new PD can also be calculated based on financials input by the user.
- Research reports: Orbis Research contains reports on Company profiles and Industry profiles from Moody's Analytics Capital Markets, Moody's Investor Service, GlobalData, MarketLine and Morningstar.
- Credit default swap & market implied ratings: For the Credit default swaps we provide the following data items: 5 years spread; recovery rate and real/calculated recovery rate; the average agency rating between Moody's, S&P and Fitch of the 5-years spread and the market implied rating.
- Bonds and loans: Bonds and loans data for the subject company and for the whole corporate group.
- Indicative ESG score by MSCI: Allows you to estimate standardized and comparable scores for Environmental, Social, and Governance (ESG) risk for any company globally, including Small and Medium Enterprises (SMEs).
- The Reinsurance Data module provides detailed information on reinsurance contracts, counterparties, and exposures. Users can access records of both facultative and treaty agreements, including contract terms and coverage limits. The module offers insights into counterparty relationships and concentration risks. Exposure data is available at both contract and portfolio levels to evaluate risk transfer effectiveness. It also supports tracking claims recoveries, ceded losses, and historical reinsurance performance.
- Claims and Loss Data: The Claims and Loss Data module provides access to both historical and current claims information for trend and pattern analysis. It includes detailed records of individual claims, such as type, amount, settlement status, and resolution timelines. Users can monitor loss ratios by product line, geography, or period to assess performance. The module also offers catastrophe exposure analytics to evaluate risk from major events. Advanced tools help identify emerging risks, track claims development, and benchmark loss experience.
- Beneficial ownership including T-rank: Moody's supply detailed ownership information on a global scale. Access to the ownership modules would allow customers to understand controlling ownership pathways, beneficial ownership, or subsidiary data in more detail. This includes the ultimate parent company of the subject entity which can be defined with a certain percentage of threshold based on customer requirements. InsuranceFocus tracks ownership to 0.01% of shareholding and connects companies to companies, companies, people and people to help efficiently navigate and uncover global networks.
- MACRI: Moody's Country Risk Indicator captures the interconnected nature of the global economy. The score draws on a wide array of economic, social, political, demographic, and survey data and combines these with economic forecasts and subjective assessments of economic policy and institutional risks.
- News: latest company-related news stories from around the world, which also highlights news with a negative sentiment to help you make the best-informed decisions. Updated every 15 minutes, our news service collates with relevant stories from reliable sources.
- M&A news: Moody's has information on over 3 million deals from over 200 countries, with a 20-year or longer history in each location. This news is linked in our reports in Insurance Focus, to quickly identify any deal or rumor that is relating to the company of investigation.
- Customized data feeds: Insurance Focus allows you to add your own information to the data that is available in the database. The information you add can be displayed in your list of results or in the company report. You can import your own fields or create variables based on formulas.

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- API: Insurance Focus REST API allows our customers to interact on demand with Insurance Focus. It is a live service with real-time responses. It follows industry standards and is used by hundreds of customers to a wide range of use-cases.

The levels of data backup and restore, and disaster recovery you'll provide, such as business continuity and disaster recovery plans

Moody's is committed to being prepared to quickly recover and resume operations in the event of a significant business interruption.

Resilience and Disaster Recovery Planning is in place to ensure the technology and systems to support the recovery processes for critical business functions. There is a disaster recovery team in place that is responsible for mobilizing and managing the recovery process. The ensure disaster recovery procedures are rehearsed and tested.

Moody's has identified the applications that are critical to our business. These applications are implemented in separate production and recovery data centres using industry-standard practices to switch data from the production site to the recovery site without loss of data and minimum downtime. This will be reviewed as part of the Business Continuity Plan implementation. Disaster Recovery Planning activities are not limited to recovery but ensures that production environments are designed from a technology and systems perspective to support the recovery processes for critical business functions, this may include using redundant processing capacity at other locations. Other activities include;

- Providing remote-access facilities so that key employees can work from home or from non-office locations in the event their primary workplace was disrupted or made inaccessible.
- Contracting with reputable technology firms specializing in rapid restoration of telecommunications systems, and recovery of software and data assets.
- Obtaining contractual assurances from certain key vendors that they have business continuity plans.

Being part of a top tier financial services and information provider, we take our commitment to our clients very seriously. We continue to seek ways to improve our preparedness as we recognize new methods to manage business disruption risks, and to coordinate recovery efforts throughout the firm.

If you have further questions regarding Moody's efforts in this area, please contact help@moodys.com.

Onboarding and implementation

Moody's structured implementation approach ensures that our projects are aligned with our customers' business strategy so they can quickly achieve all benefits of Moody's Solution.

Each customer will have a dedicated team that will cover the following aspects; front line support (helpdesk), training, and commercial account management. Each one of these roles provides a key element and together will ensure the customer has the best support possible.

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Moody's support team will always try to help our customers get the most out of the solution they have purchased. Throughout the contract length, our team of account managers and helpdesk support will help identify more within the solution and share new ways to utilise the database.

Access to the system is controlled by usernames and passwords. Who these are attributed to is controlled by our back-end administration site and the users will be sent an email directly containing their login details. Users can be deleted and added on the administration site, and passwords can be updated/reset. Anyone who does not have a username/password will not be able to access the system.

The admin site can be accessed and controlled by the client and/or Moody's.

Within the admin site it is also possible to monitor usage statistics, e.g. how frequently users are logging in to the system, how much data they are accessing.

Users will access InsuranceFocus via a URL which will take them to a user interface; each individual user will log into using their unique email and password. Through this interface, users will have access to all functionalities including search criteria, individual company reports, and the tools section which they will be able to access quickly and easily.

Availability of service is 99.5%.

After sales support

1. Support and training will be provided by a designated account manager. The account manager will be on-hand to answer any questions about access/use of the InsuranceFocus interface. If there are any more technical data questions that the account manager is unable to answer, they will involve the help desk/product specialists.
2. You will also have access to the help desk for any questions they may have. This team can be reached at help@moodys.com. Email support is available 24/7. Phone support is available 8:30am – 6pm UK hours.
3. There are further resources available within InsuranceFocus itself such as walk-through guides and a comprehensive help section. Technical requirements of Moody's platforms will work with Internet Explorer (IE10 upwards) Google Chrome and Firefox.

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