Fitch Fundamentals is Fitch Solutions’ financial core data set, providing accurate and timely financials on thousands of institutions globally. Fitch Fundamentals is available exclusively through Fitch Connect, the powerful and intuitive platform that enables management of credit risk with greater efficiency, clarity and ease.

As a leading source of financial data on life and non-life insurers, composites, Lloyd’s syndicates and brokers, Fitch Insurance Fundamentals is used by insurers, reinsurers and insurance brokers as well as by Fitch Ratings analysts, to identify risk indicators and assess the credit risk of another insurance or reinsurance company from the perspective of market security.

Key Highlights

**Extensive international coverage**
Conduct global peer and cross-border analysis easily with standardized financial data on over 12,200 private and public insurance firms across 150 countries, along with up to 20 years of history. Gain additional insight by accessing the standard regulatory capital ratio and original source filing.

**High quality and accurate**
Perform critical insurance analysis with data that has been put through a rigorous data integrity process to identify any defects, including a ‘four eyes’ spot check, 65 validations, independent audit sampling and root cause analysis.

**In-depth financial statements**
Analyze international insurance data at a more granular level. Each financial statement contains up to 500 data points, including raw data, off balance sheet and specific items that are consistent across life, non-life and composite. A composite financial statement can include up to 1,000 data points if items can be separated into life and non-life.

**Timely credit intelligence**
Stay abreast of market changes and credit trends as annual and interim financial statements are available within days of filing. Fitch Solutions will also respond to client initiated requests for new insurance firms to be added within a few days of receiving the request.
A Trusted Provider of Quality Credit Intelligence

Fitch Solutions has a global, multi-lingual team who work around the clock to hand collect and translate statements sourced directly from regulatory bodies and financial institutions. All data is subject to a targeted data validation process to ensure it is of the highest quality before it ever reaches the Fitch Connect platform. Fitch Ratings analysts use this same fundamental data to perform their insurance credit analysis.

**Data Capture & Integrity Review**
Data is compiled by a global, multi-lingual team who collect and translate financial statements. A Data Input Analyst and Data Control Reviewer perform a two-stage ‘four eyes’ check and conduct over 65 validation tests on all insurance data within a standardized template.

**Daily Validation Reports**
Statement Level and Field Level Data Validation Reports (DVRs) are run daily to review and identify any operational and data point anomalies.

**Independent Audit Sampling & Targeted Data Checking**
An independent group stringently compares sample data against financial statements and checks specific countries’ accounting standards or disclosure policies.

**Root Cause Analysis**
Root Cause Analysis is undertaken (when necessary) to identify any underlying reason for defects found in the data and to improve the business processes.

**Fitch Ratings Credit Review**
Fitch Ratings analysts use the data in their credit analysis. Should they identify any anomaly in the data, it is immediately fed back to the inputting group.

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**Leading Source for Global Fundamental Data**

**NORTH AMERICA**
- 3,231 Insurance Firms
- 12,704 Banks
- 519 Corporates
- 2 Sovereigns

**WESTERN EUROPE**
- 4,936 Insurance Firms
- 10,324 Banks
- 256 Corporates
- 21 Sovereigns

**CENTRAL & EASTERN EUROPE**
- 626 Insurance Firms
- 2,711 Banks
- 79 Corporates
- 22 Sovereigns

**ASIA PACIFIC**
- 1,389 Insurance Firms
- 4,341 Banks
- 315 Corporates
- 20 Sovereigns

**LATIN AMERICA**
- 1,521 Insurance Firms
- 2,355 Banks
- 395 Corporates
- 20 Sovereigns

**AFRICA**
- 304 Insurance Firms
- 1,237 Banks
- 16 Corporates
- 20 Sovereigns

**MIDDLE EAST**
- 198 Insurance Firms
- 458 Banks
- 15 Corporates
- 11 Sovereigns

Coverage numbers as of January 2018. Numbers represent active and inactive entities, are rounded and may vary based on delivery platform.

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Insurance Ratings and Research

Gain a holistic view of risk by harnessing the power of Fitch’s insurance credit information – fundamentals, ratings and research – in one comprehensive platform.

Research

Independent credit research and market commentary from industry and regional specialists who assess the health of banks across the world’s capital markets. Fitch Ratings’ analysts are available to discuss the credit ratings, sources and methodologies behind their analysis with clients.

Ratings

The entire Fitch universe of current and historical bank credit ratings, including the Viability Rating, which expresses Fitch Ratings’ view of a bank’s intrinsic creditworthiness, and the Support Rating that reflects the agency’s view on the likelihood that a bank will receive external support to prevent it from defaulting.

Cross-sector Content

In addition to offering comprehensive financial data on all types of insurance firms, Fitch Fundamentals provides the world’s most comprehensive source of bank financial data in the market, as well as sovereign economic data and financials on corporates.

Banks

Identify risk indicators across developed and emerging markets with financial data on over 34,000 private and public banks across 200 countries, along with up to 30 years of history.

Corporates

Analyze financial data on 1,600 Fitch-rated corporates in over 100 countries across 19 sectors.

Sovereigns

Leverage economic data and 3-year forecasts on 116 sovereigns – the same data Fitch Ratings sovereign analysts use to determine a country’s credit rating.

Client Services

Dedicated support at the source

A dedicated team of client services professionals based in New York, London, Frankfurt, Madrid, Hong Kong and Tokyo provide ‘follow the sun’ support. If necessary, we can put clients with detailed fundamental data questions in direct contact with Fitch Solutions data experts who understand in detail the analysis of financial statements, and who will respond on the same day.

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Fitch Connect

Content Delivery

Fitch Connect is an innovative, robust and comprehensive credit analytics platform designed to service the individual data consumption models of credit risk professionals.

Web
A powerful and intuitive desktop interface that delivers the comprehensive suite of Fitch proprietary content along with advanced analytical tools and functionality that includes custom views, search and discovery, portfolio, benchmarking, league tables, and alerts.

Excel Add-In
Access the full Fitch Connect data set using a Microsoft Excel interface. Leverage pre-built templates developed by Fitch Solutions for single entity tear sheets, peer and summary analysis for banks and sovereigns. Customize and save templates to generate and populate internal financial risk analysis models.

API
Using the Application Programmable Interface (API) clients gain on-demand access to Fitch Solutions data that can easily be integrated by them into their own proprietary or third party off-the-shelf workflow systems.

Feeds
Proprietary data from Fitch Solutions can be delivered as delimited or non-delimited files for clients to ingest into their own internal database environment. Flexible file structures, multiple file formats and a client defined delivery schedule facilitate data feed set-up and ease of use.

Learn More

Take a tour of Fitch Connect — the powerful and intuitive platform that delivers the credit ratings and research of Fitch Ratings, Financial Implied Ratings, a curated news service and fundamental data including the world’s most extensive coverage of bank financials.

Request a demo by visiting us at fitchconnect.com
Contact us at fitch.connect@fitchsolutions.com

About Fitch Solutions

Fitch Solutions an industry-leading provider of credit, debt market and macro intelligence solutions, and the primary distributor of Fitch Ratings content. Today, 90% of the world’s leading banks and financial institutions as well as multinational companies, government agencies and consulting firms, across the globe depend on Fitch content to inform their business decisions.

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