ACE Guaranty Corp.

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Research Type: Full Analysis

Abstract
The financial strength and financial enhancement ratings of ACE Guaranty Corp. (AGC) are based on the significant progress the company has made on its commitment to shift its business focus toward directly written business, which offers attractive opportunities for growth and profitability, while placing less emphasis on financial guarantee reinsurance, which has suffered from comparatively weaker credit and economic characteristics. Also supporting the rating affirmation is the company's solid underwriting capabilities and its strong capital adequacy, as reflected in a margin of safety of 1.5x-1.6x as of Dec. 31, 2002. AGC has evolved over the past several years from a publicly owned financial guarantee reinsurance company to its current status as a hybrid primary/reinsurance company that is part of the...

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