ACE Ltd.

Description: Standard and Poors RatingsXpress Credit Research provides in-depth coverage of international corporates, financial institutions, insurance companies, utilities, sovereigns and structured finance programs. RatingsXpress Credit Research lets users determine the credit rating of holdings and identify key factors underlying an issuer's creditworthiness, differentiates the different risk exposures for new and existing deals, and provides an understanding of how their analysts interpret key regulatory, political and environmental events and their economic impact.

Research Type: Full Analysis

Abstract
Strong global presence in 50 countries and diversification by product line and sector. Operating performance is strong. Strong financial flexibility. Pricing strategy through more competitive rates. Investigations by various attorneys general. High amount of recoverables and modest level of accident-year reserve bookings. The counterparty credit rating on ACE Ltd. (ACE) reflects its operating insurance companies' collective competitive position as a global and diversified property/casualty group and their strong financial flexibility and operating performance. ACE's capitalization is viewed as strong. With the incorporation of Standard & Poor's Ratings Services' $700 million net after-tax reserve charge (related to the runoff operations of Brandywine Holdings; not rated), however, the capital adequacy ratio (CAR) was about 140% at year-end 2004, which is less than...


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