Summary: HCC Insurance Holdings Inc. And Affiliates

Description: Abstract
The counterparty credit rating on HCC Insurance Holdings Inc., a U.S.-based property/casualty insurance holding company, and the insurer financial strength ratings on Houston Ins. Holdings Inc. and its affiliates (collectively, HCC) are based on HCC's very strong competitive position, superior underwriting profitability, very strong capital adequacy, and very strong financial flexibility. Partially mitigating these favorable rating factors are the potentially large losses from HCC's directors and officers (D&O) exposures, primarily from financial institutions, as well as the company's high dependence on reinsurance utilization and the potential operational risks from its recent acquisitions. HCC has a very strong competitive position--with businesses in the U.S., the U.K., Spain, and Ireland--in a globally diverse insurance marketplace. The company targets many uncorrelated niche specialty...


Action: Review

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This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor's issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

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