Achmea Group Jan 13

Description: Abstract
Please note that the ratings covered by this full analysis apply only to core entities of the group. These ratings do not apply to any noncore or unrated entities of the group. Ratings assigned to noncore entities of the group are published individually. Very strong capitalization. Strong competitive position. Strong investments. Strong operating performance, but not in line with the rating, and pressured in the short term. The ratings on the core operating entities of Netherlands-based multiline insurer Achmea Group (Achmea or the group) reflect the group's very strong capitalization, strong competitive position, and strong investments, tempered by an operating performance that, although strong, is not in line with the rating. We view Achmea's capitalization as very strong. Its capital...

Companies mentioned in this report are:
- Achmea B.V.
- Achmea Schadeverzekeringen N.V.
- Achmea Zorgverzekeringen N.V.
- Achmea Pensioen & Levensverzekeringen N.V.

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