Abstract
We view AIOIC as a highly strategically important member of the ACE group of companies. We have assigned an 'A+' financial strength rating to AIOIC. The positive outlook reflects the outlook on ACE Ltd. and its core operating subsidiaries. NEW YORK (Standard & Poor’s) Aug. 8, 2013--Standard & Poor's Ratings Services said today that it assigned its 'A+' long-term counterparty credit and financial strength ratings to ACE INA Overseas Insurance Co. Ltd. (AIOIC). The outlook is positive. At the same time, we affirmed our 'AA-' long-term counterparty credit and financial strength ratings on Switzerland-based ACE Ltd.'s core operating insurance subsidiaries, Combined Insurance Co. of America and Combined Life Insurance Co. of NY. Subsequently, we withdrew these ratings at the companies'...

Companies mentioned in this report are:
- Westchester Fire Insurance Co.
- Combined Insurance Co. of America
- Westchester Fire Insurance Co.
- ACE Ltd.
- Combined Life Insurance Co. of NY
- ACE INA Overseas Insurance Co. Ltd.

Action: Affirmed
Action: New Rating
Action: Withdrawn

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, distinguishes 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.

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