Summary: Helvetia Schweizerische Versicherungsgesellschaft AG Dec 13

Abstract
Helvetia has a solid multiline franchise in the Swiss market and multiple operations in other European countries. While Helvetia has some exposures to the somewhat riskier markets of Italy and Spain, its exposure is mostly to less risky markets, especially Switzerland. Helvetia's strong earnings, strong capital adequacy, as well as its prudent capital management policies warrant a strong assessment of capital and earnings. Fairly risk averse in terms of investment risk. Helvetia has had a good track record of attaining set targets in recent years, and has fairly conservative financial management. We consider Helvetia to have strong risk control processes in place for all risks. The stable outlook on Helvetia reflects Standard & Poor's Ratings Services' expectation that the group...

Companies mentioned in this report are:
- Helvetia Schweizerische Versicherungsgesellschaft AG

Action: Review

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.

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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