Summary: Kyoei Fire & Marine Insurance Co. Ltd. Jan 14

Description:

Intermediate industry and country risk because its business is based in the Japanese non-life market. Solid business franchise in cooperative markets, reflecting its close relationships with cooperatives, especially Zenkyoren. Average operating performance with a relatively high expense ratio among its peers. Capital adequacy will likely improve but remain weak for the rating. While high-risk assets make up a high portion of its investments relative to its TAC, its investment portfolio is diversified. Adequate financial flexibility reflects limited debt and stable prospects for its profitability. Strategically important status in relation to Zenkyoren. Adequate ERM and satisfactory management and governance. Standard & Poor's Ratings Services holds the view that Kyoei Fire & Marine Insurance Co. Ltd. (Kyoei Fire) will likely maintain its...
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